



ICICI Bank Limited  
ICICI Bank Towers  
Bandra Kurla  
Complex  
Mumbai 400 051

Press Release

September 10, 2004

### **ICICI Bank inaugurates its First Branch in Hoshiarpur**

ICICI Bank, India's second largest bank, today inaugurated its first branch and ATM in Hoshiarpur, Punjab. The branch was inaugurated by Mr. Kirandeep Singh Bhullar, Deputy Commissioner of Hoshiarpur. Located at 155 Sutheri Road, Hoshiarpur, the branch will provide the entire range of ICICI Bank products and its technology-oriented services including phone banking and net banking to its customers in the city. This branch will be open from 8 a.m. to 8 p.m. With this launch, ICICI Bank has 16 branches and extension counters in Punjab. ICICI Bank has a total of 470 branches and extension counters and over 1800 ATMs spread across the country.

ICICI Bank offers a comprehensive range of deposit and loan products at its branches to cater to different customer profiles and needs. The Bank services its large customer base of more than 10 million customers' accounts through a multi-channel delivery network of branches, ATMs, call centers and Internet banking ([www.icicibank.com](http://www.icicibank.com)) to ensure that customers have access to its services at all times.

#### **About ICICI Bank:**

ICICI Bank is India's second largest bank with an asset base of Rs. 1252.29 billion, as of March 31, 2004. ICICI Bank provides a broad spectrum of financial services to individuals and companies. This includes mortgages, car and personal loans, credit and debit cards, corporate and agricultural finance.

*Except for the historical information contained herein, statements in this release, which contain words or phrases such as 'will', 'would', etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements'. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to obtain statutory and regulatory approvals and to successfully implement our strategy, future levels of non-performing loans, our growth and expansion in business, the adequacy of our allowance for credit losses, technological implementation and changes, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks as well as other risks detailed in the reports filed by us with the United States Securities and Exchange Commission. ICICI Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.*

*For further press queries please contact Madhvendra Das at +91-22-2653 8208 or e-mail to [madhvendra.das@icicibank.com](mailto:madhvendra.das@icicibank.com).*