
**Press Release
For Immediate Distribution**

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**Honorable Dr. Kalam unveils the SME Handbook for Entrepreneurs
An ICICI Bank initiative along with CyberMedia**

New Delhi: Dr. A. P. J. Abdul Kalam, Former President of India unveiled a unique Handbook for Entrepreneurs, an ICICI Bank initiative in association with CyberMedia at a special event here today. This was to mark the launch of SME CEOs Knowledge Series (an ICICI Bank initiative along with CyberMedia), an innovative nation-wide program to equip the Small and Medium Enterprises with skills and knowledge relevant to their sector.

The highlight of the book launch was Dr. Kalam's passionate message to the aspiring entrepreneurs to participate in nation building. Dr. Kalam is known for speaking ardently on the power of Entrepreneurship and its role in speeding up economic growth.

ICICI Bank in partnership with CyberMedia has created the Handbook to aid over 4000 entrepreneurs across 26 Indian cities. The Handbook has insights and information on cluster specific inputs like finance, hr, taxation, marketing and entrepreneurship, which will help the SMEs to take their businesses to the next level.

Speaking on the occasion, Dr. Kalam said, "I congratulate ICICI Bank and CyberMedia for this effort. This will certainly create larger awareness among the small and medium enterprises spread across the country. The information provided in the SME Handbook will be handy in creation of new enterprises, enhancing the productivity of present SMEs, reducing the sickness among SMEs and above all increasing the through put of the SMEs significantly."

Present at the occasion, Mr. K Ram Kumar, Group Head HR, ICICI Bank, said, "I believe that the biggest of the multinationals worldwide started as an SME. Today, at this platform, I would like to exhort our Indian counterparts that they should scale up their ambition and focus on achieving the large Multi National status within a decade. There is no time more opportune than now for this transformation to happen. They need to alter the mindsets on primarily two fronts. One, think BIG, take the world as their market, adopt disruptive and not best practices. Secondly, look for talent not only in urban-India but in the non-traditional places in India. This will help them to harvest talent from where no one is focusing on and not compete in an over-priced urban job market."

Mr. Vijay Chandok, Senior General Manager & Global Head, SME Business, ICICI Bank, said, "ICICI Bank's initiative is the result of a continued dialogue with the SME community and reflects our deep commitment to further the cause of entrepreneurship."

Mr. Pradeep Gupta, Chairman, CyberMedia said while the fresh entrepreneurial talent enters the ecosystem, the existing SMEs need to move towards clusters for International competition, "This Handbook represents ICICI Bank's and CyberMedia's commitment to help entrepreneurs convert

their dream and vision into reality. The world has taken notice of India's entrepreneurial spirit. Our effort is to ensure that the aspirations of budding entrepreneurs is not stemmed for want of reliable information."

Mr. Dinesh Rai, Secretary, Ministry of Small and Medium Enterprises, Government of India said, "The Ministry of Small and Medium Enterprises sees the vast potential of Indian entrepreneurial enterprises. We are confident they will become a force to reckon with. Through this effort we will ensure that we work on removing the cluster specific procedural challenges speedily."

About ICICI Bank:

ICICI Bank (NYSE:IBN) is India's second largest bank and largest private sector bank with over 50 years presence in financial services and with assets of over Rs. 3,767.00 billion (USD 96 billion) as on December 31, 2007. ICICI Bank offers a wide range of banking products and financial services to corporate and retail customers through a variety of delivery channels and through its specialised subsidiaries in the areas of investment banking, life and non-life insurance, private equity and asset management. ICICI Bank is a leading player in the retail banking market and services its large customer base through a network of over 955 branches (including extension counters), 3,705 ATMs, call centres and internet banking (www.icicibank.com) to ensure that customers have access to its services at all times.

About Cybermedia

CyberMedia, now in its 25th year, is South Asia's first and largest specialty media house, with fifteen publications (including Dataquest, PCQuest, Voice&Data, BioSpectrum, Living Digital, Global Services and DARE) in the infotech, telecom, consumer electronics, biotech and entrepreneurship areas, and is a media value chain including Internet (www.ciol.com), events and television. The group's media services include market research (IDC India), job board (CyberMedia tech jobs portal), content management, multimedia, and media education. CyberMedia also publishes BioSpectrum Asia from Singapore and Global Services from the U.S.A., the first Indian magazine titles to be published from outside the country for a global audience.

For more details, please log on to www.icicibank.com or www.cybermedia.co.in

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