

**Press Release
For Immediate Release**

August 7, 2013

ICICI Bank launches 15 Gramin branches across Madhya Pradesh

- **Branches in unbanked villages offer a wide gamut of banking services**
- **Open six days a week**
- **Bank will service its customers through a network of more than 140 branches in the state**

Ralamandal, Madhya Pradesh : ICICI Bank Limited, India's largest private sector bank, today announced the launch of 15 new Gramin branches across Madhya Pradesh as part of its financial inclusion plan that aims at providing banking services in unbanked villages.

All these branches have been opened in small villages, which were so far devoid of any banking facility.

The Ralamandal branch is one of the 15 branches the Bank inaugurated in Madhya Pradesh. The other Gramin branches in the same Indore district are at Kelod Kartal, Kelod and Amba Chandan. Other branches opened in the state are at Mahana, Tarawali, Khejra, Barkheda Gird, Kisoni and Bhawari Kheda villages in Guna district and Thikad, Pipal dhana, Mehgaon and Pagneshwar villages in Hoshangabad district and Bachawani village in Narsinghpur district.

With these launches, ICICI Bank has opened over 27 Gramin branches in Madhya Pradesh. The addition of these new branches has increased the network of ICICI Bank in Madhya Pradesh to more than 140 branches.

Mr. Amit Patni, Zonal Head (Rural & Inclusive Banking Group, Madhya Pradesh) of ICICI Bank said, "ICICI Bank recognises and accords great importance to rural and inclusive growth. It is our constant endeavour to provide the entire gamut of financial services in rural and remote areas, which include credit, savings, investments and insurance products. In line with this approach, we have launched 15 Gramin branches, which will provide all basic banking services in unbanked villages, which is a key part of our Financial Inclusion strategy."

These Gramin branches will offer all the basic banking services such as:

- Farmer Finance through Kisan Credit Card (KCC) and Agri-Term Loan (ATL) for the cultivation and development of agricultural land.
- Rural Business Credit (RBC) to meet working capital and term loan requirements of business entities in rural and semi-urban areas.
- Overdraft (OD) against fixed deposits (FD) under the Bank's Kisan Kalpvriksh scheme for rural customers.
- Various basic savings accounts to the customers based on their profile and requirements.
- Funding to several Self-Help Groups (SHGs). The Bank has provided credit linkage to over 2,650 Self-Help Groups in the state resulting in banking access to about 31,000 members of SHGs in a span of just 18 months.
- These branches also service business correspondents (BCs).

ICICI Bank has undertaken a wide range of initiatives in the last few years as part of its financial inclusion agenda. In this state, ICICI Bank is also engaged in Electronic Benefit Transfers (EBT) for disbursement of wages to the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) workers. It has a wide distribution network to service its rural and under banked customers.

ICICI Bank has 3,350 branches and over 10,900 ATMs spread across the country. The Bank services its large customer base through a multi-channel delivery network of branches, ATMs, call center and internet banking (www.icicibank.com).

About ICICI Bank: ICICI Bank Limited (NYSE:IBN) is India's largest private sector bank and the second largest bank in the country, with consolidated total assets of over \$ 124 billion at March 31, 2013. ICICI Bank's subsidiaries include India's leading private sector insurance companies and among its largest securities brokerage firms, mutual funds and private equity firms. ICICI Bank's presence currently spans 19 countries, including India.

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.

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