

**Press Release
For Immediate Release**

August 10, 2015

ICICI Bank launches 'ICICI Bank Saral-Rural Housing Loan' at base rate

Mumbai: ICICI Bank, India's largest private sector bank, today announced a new home loan proposition, 'ICICI Bank Saral-Rural Housing Loan', with a special interest rate. Applicants from rural areas including women borrowers as well as seekers from weaker sections can now avail home loans at the ICICI Bank Base Rate ("I-Base") which is currently at 9.70%. An eligible borrower can take up to Rs.15 lac under the 'ICICI Bank Saral-Rural Housing Loan'.

Mr. Rajiv Sabharwal, Executive Director, ICICI Bank said, "ICICI Bank is committed to support the socio-economic development of a larger section of the society. We believe that 'ICICI Bank Saral-Rural Housing Loan' will empower customers including women borrowers in the rural locations to realize the dream of owning a home at an affordable interest rate."

The customers can avail the loan to purchase or construct or renovate a home in rural areas.

Interested customers can apply for the 'ICICI Bank Saral-Rural Housing Loan' at any ICICI Bank branch in the locations where the loan is being offered. To read more on the product and its locations visit <http://www.icicibank.com/Personal-Banking/loans/home-loan/saral-housing-loan.page>

The key features of 'ICICI Bank Saral-Rural Housing Loan' are:

- Rate of Interest : At "I-Base" which is currently at 9.70%
- Loan amount : Rs 5 lac– Rs 15 lac
- Loan Tenure : 3 years – 20 years
- Type of loan : Floating rate home loan

ICICI Bank services its large customer base through a multi-channel delivery network of 4052 branches, 12811 ATMs (at June 30, 2015), call center, internet banking (www.icicibank.com), mobile banking, banking on Facebook & Twitter and 'Pockets'. For news and updates, visit www.icicibank.com and follow us on Twitter at www.twitter.com/ICICIBank

The definition of weaker section and rural areas is as per the Circular of Refinance Schemes for Scheduled Commercial Banks by National Housing Bank (NHB) dated 01-02-2013. 'Rural area' is defined as the area comprised in any village, including the area comprised in any town, the population of which did not exceed 50,000 as per the 1991 Census.

About ICICI Bank Ltd: ICICI Bank Ltd (NYSE:IBN) is India's largest private sector bank with consolidated total assets of US \$ 132.17 billion at March 31, 2015. 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 17 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. All reference to interest rates, penalties and other terms and conditions for any products and services described herein are correct as of the date of the release of this document and are subject to change without notice. The information in this document reflects prevailing conditions and our views as of this date, all of which is expressed without any responsibility on our part and is subject to change. In preparing this document, we have relied upon and assumed, without independent verification, the accuracy and completeness of all information available from public sources. ICICI Bank and the "I man" logo are the trademarks and property of ICICI Bank. Any reference to the time of delivery or other service levels is only indicative and should not be construed to refer to any commitment by us. The information contained in this document is directed to and for the use of the addressee only and is for the purpose of general circulation only.

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