

BUSINESS RESPONSIBILITY REPORT

Section A: General Information about the Company

- 1. Corporate Identity Number (CIN) of the Company:** L65190GJ1994PLC021012
- 2. Name of the Company:** ICICI Bank Limited
- 3. Registered address:** Landmark, Race Course Circle, Vadodara-390007
- 4. Website:** www.icicibank.com
- 5. E-mail id:** companysecretary@icicibank.com
- 6. Financial Year reported:** 2013-2014
- 7. Sector(s) that the Company is engaged in (industrial activity code-wise):** Code: 64191-ICICI Bank is a banking company governed by the Banking Regulation Act, 1949.
- 8. List three key products/services that the Company manufactures/provides:**
ICICI Bank Limited (the Bank), incorporated in Vadodara, India is a publicly held banking company engaged in providing a wide range of banking and financial services including retail banking, corporate banking and treasury operations.
- 9. Total number of locations where business activity is undertaken by the Company**
 - i. Number of International Locations** (Provide details of major 5)
ICICI Bank has banking subsidiaries in the United Kingdom, Canada and Russia, branches in Bahrain, Dubai International Financial Center, Hong Kong, Singapore, Sri Lanka, Qatar Financial Centre and the United States, and representative offices in Bangladesh, China, Indonesia, Malaysia, South Africa, Thailand and the United Arab Emirates. ICICI Bank's subsidiary in the United Kingdom has a branch in Antwerp, Belgium and a branch in Frankfurt, Germany.
 - ii. Number of National Locations**
At March 31, 2014, ICICI Bank had a network of 3,753 branches and a presence in 2,274 locations in India.
- 10. Markets served by the Company – Local/State/National/International**
ICICI Bank serves customers in national and international locations.

Section B: Financial Details of the Company

- 1. Paid up Capital (INR): ₹ 11.55 billion**
- 2. *Total Turnover (INR): ₹ 546.06 billion**
- 3. Total profit after taxes (INR): ₹ 98.10 billion**
* Total turnover represents the sum of "Interest earned" (Schedule 13 of the accounts) and "Other income" (Schedule 14 of the accounts).
- 4. Total Spending on Corporate Social Responsibility (CSR) as percentage of profit after tax (%)**
Section 135 of the Companies Act, 2013 and the related rules relating to CSR has been notified by Ministry of Corporate Affairs on February 27, 2014 and appropriate disclosures as prescribed

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would be made in the annual report for the year ending March 31, 2015 (FY2015). The Bank has approximately spent 2.0% of its average profit after tax for the three financial years ending March 31, 2012, March 31, 2013 and March 31, 2014, on donations & grants primarily to the ICICI Foundation for Inclusive Growth (ICICI Foundation), and on the Bank's financial inclusion initiatives.

5. List of activities in which expenditure in 4 above has been incurred:

The above expenditure has been undertaken by the Bank, directly and through ICICI Foundation, primarily on elementary education, skill development & sustainable livelihoods, primary healthcare and financial inclusion.

Section C: Other Details

1. Does the Company have any Subsidiary Company/Companies?

Yes

2. Do the Subsidiary Company/Companies participate in the BR Initiatives of the parent company? If yes, then indicate the number of such subsidiary company(s)

The major domestic subsidiaries of the Bank contribute to the corpus of ICICI Foundation.

3. Do any other entity/entities (e.g. suppliers, distributors etc.) that the Company does business with, participate in the BR initiatives of the Company? If yes, then indicate the percentage of such entity/entities? [Less than 30%, 30-60%, More than 60%]

No

Section D: BR Information

1. Details of Director/Directors responsible for BR

a) Details of the Director/Directors responsible for implementation of the BR policy/policies

Certain of the principles or components of the principles of the National Voluntary Guidelines (NVGs) on social, environmental and economic responsibilities of business have more relevance to a manufacturing company and the same has been specified under the respective sections. The Company has in place the policies and processes to address such principles of the NVGs on social, environmental and economic responsibilities of business which are applicable.

- DIN Number: 00066009
- Name: Mr. N. S. Kannan
- Designation: Executive Director

b) Details of the BR head

S. No.	Particulars	Details
1	DIN Number (if applicable)	00008187
2	Name	Mr. P. Sanker
3	Designation	Senior General Manager (Legal) & Company Secretary
4	Telephone number	+91-22-2653 7987
5	E-mail id	companysecretary@icicibank.com

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2. Principle-wise (as per NVGs) BR Policy/policies (Reply in Y/N)

The National Voluntary Guidelines (NVGs) on social, environmental and economic responsibilities of business prescribed by the Ministry of Corporate Affairs advocates the nine principles (detailed below) as P1-P9 to be followed:

P1	Businesses should conduct and govern themselves with Ethics, Transparency and Accountability
P2	Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle
P3	Businesses should promote the wellbeing of all employees
P4	Businesses should respect the interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalised.
P5	Businesses should respect and promote human rights
P6	Business should respect, protect, and make efforts to restore the environment
P7	Businesses, when engaged in influencing public and regulatory policy, should do so in a responsible manner
P8	Businesses should support inclusive growth and equitable development
P9	Businesses should engage with and provide value to their customers and consumers in a responsible manner

The principle wise responses are mentioned in the Annexure to this report.

2a. If answer to S.No. 1 of the annexure against any principle, is 'No', the reasons for the same have been mentioned therein.

3. Governance related to BR

- **Indicate the frequency with which the Board of Directors, Committee of the Board or CEO to assess the BR performance of the Company. Within 3 months, 3-6 months, Annually, More than 1 year**

Annually

- **Does the Company publish a BR or a Sustainability Report? What is the hyperlink for viewing this report? How frequently it is published?**

The Bank publishes the BR Report annually. The hyperlink for viewing the report is <http://www.icicibank.com/aboutus/annual.html>.

Section E: Principle-wise performance

Principle 1

1. **Does the policy relating to ethics, bribery and corruption cover only the company? Yes/No. Does it extend to the Group/Joint Ventures/Suppliers/Contractors/NGOs/Others?**

The Bank is committed to act professionally, fairly and with integrity in all its dealings. The Bank, through the Group Code of Business Conduct & Ethics, has adopted a 'zero-tolerance' approach to bribery and corruption. The Bank has put in place an 'Anti-Bribery and Anti-Corruption Policy', which sets forth obligations on part of every employee for prevention, detection and reporting of any act of bribery or corruption. The Group Code of Business Conduct & Ethics which captures the behavioural and ethical standards along with the 'zero tolerance' towards bribery covers all subsidiaries of the Bank. The Code is applicable to directors and employees of the Bank as well as the directors and employees of the subsidiary companies.

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2. How many stakeholder complaints have been received in the past financial year and what percentage was satisfactorily resolved by the management?

The number of complaints received from shareholders in FY2014 was 92 and all the complaints have been resolved.

With respect to employees, the Bank has a mechanism as provided under the Whistle Blower Policy whereby employees can raise their concerns. A report on the concerns received and the manner in which they are dealt with is periodically reported to the Audit Committee.

Principle 2

1. List up to 3 of your products or services whose design has incorporated social or environmental concerns, risks and/or opportunities:

The Bank provides sustainable banking products to cater to different classes of customers through an expansive ATM network, mobile, phone, internet, doorstep banking. Customised products include personal loans, home loans, loans for asset purchases and a wide range of accounts and deposits. The Bank also offers a selection of cards for convenience to complement the distinct lifestyle needs of customers. In addition, the Bank's Rural & Inclusive Banking Group focuses on rural and below poverty line customers. For details, please refer the "Business Overview" and "Promoting Inclusive Growth" sections of the Annual Report for the year ended March 31, 2014 (FY2014). The Bank has also provided concessional/ interest free loans to support other financial inclusion initiatives.

The Bank through its Technology Finance Group assists projects that promote clean technology, preserve biodiversity and protect the environment.

ICICI Foundation focuses on the areas of elementary education, sustainable livelihoods, primary healthcare and financial inclusion. For details, please refer the "Promoting Inclusive Growth" section of the Annual Report for FY2014.

2. For each such product, provide the following details in respect of resource use (energy, water, raw material etc.) per unit of product (optional):

Considering the nature of business of the Bank and the products/initiatives referred to above, the questions below are not applicable to the Bank.

i. Reduction during sourcing/production/distribution achieved since the previous year throughout the value chain?

NA

ii. Reduction during usage by consumers (energy, water) has been achieved since the previous year?

NA

3. Does the company have procedures in place for sustainable sourcing (including transportation)?

NA

4. Has the company taken any steps to procure goods and services from local & small producers, including communities surrounding their place of work?

If yes, what steps have been taken to improve their capacity and capability of local and small vendors?

NA

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5. **Does the company have a mechanism to recycle products and waste? If yes what is the percentage of recycling of products and waste (separately as <5%,5-10%, >10%). Also, provide details thereof, in about 50 words or so.**

NA

Principle 3

1. **Please indicate the total number of employees:**

The Bank had 72,226 (including contractual) employees at March 31, 2014.

2. **Please indicate the total number of employees hired on temporary/contractual/casual basis:**

The Bank has 579 employees at March 31, 2014 in fixed term contract.

3. **Please indicate the number of permanent women employees:**

The Bank had 17,724 women employees at March 31, 2014.

4. **Please indicate the number of permanent employees with disabilities:**

The Bank does not specifically track the number of disabled employees. The Bank is an equal opportunity employer and treats all employees at par. Based on the income tax declarations which enable claiming income tax deduction for self-disability, the Bank has 72 such employees.

5. **Do you have an employee association that is recognised by management?**

No

6. **What percentage of your permanent employees are members of this recognised employee association?**

NA

7. **Please indicate the number of complaints relating to child labour, forced labour, involuntary labour, sexual harassment in the last financial year and pending, as on the end of the financial year.**

The Bank does not engage in any form of child labour/forced labour/involuntary labour and does not adopt any discriminatory employment practices. The Bank has a policy against sexual harassment and a formal process for dealing with complaints of harassment or discrimination. The Bank seeks to ensure that all such complaints are resolved within defined timelines.

8. **What percentage of your under mentioned employees were given safety and skill up-gradation training in the last year?**

Permanent employees

Permanent women employees

Casual/temporary/contractual employees

Employees with disabilities

Employee health and safety is of prime importance to ICICI Bank. The Bank conducts robust and periodic training like advanced and basic fire safety training, first aid and Cardio Pulmonary Resuscitation (CPR) training and evacuation related training for floor marshals and employees across offices and branches. Periodic fire evacuation drills were conducted at the office locations as well as branches to sensitise employees about fire safety norms and regulations. The Bank has tie ups with vendors to educate and demonstrate use of fire-fighting equipment to branch staff.

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The Bank conducts comprehensive safety training for women employees where they are trained on situation reaction and self-defense and updated on legal provisions relevant to their safety. The Bank has launched a Quick Response Team (QRT) to respond to women employees if they are in distress while commuting. Each QRT is a specially equipped vehicle. It is GPS enabled and carries a stretcher and fire extinguishers along with a team trained to deal with medical and personal safety related emergencies.

The Bank over the years has invested in skilling employees with the requisite knowledge and skill. The Bank has training centers where various training programmes, designed to meet the changing skill requirements of its employees are conducted. These training programmes include orientation sessions for new employees, programmes conducted by various skill-enhancing, role specific functional academies, leadership mentoring programmes and other management development programmes for mid-level and senior executives. In addition to classroom training, e-learning programmes are also available for employees.

In FY2014, the Bank delivered an average of around 10 learning mandays covering all employees including permanent women employees and employees with disabilities.

Principle 4

1. Has the company mapped its internal and external stakeholders? Yes/No

Yes

2. Out of the above, has the company identified the disadvantaged, vulnerable & marginalised stakeholders.

Reserve Bank of India (RBI) has prescribed guidelines on financial inclusion, priority sector lending, lending to weaker section etc. which guides the Bank in identifying its disadvantaged, vulnerable and marginalised stakeholders.

3. Are there any special initiatives taken by the company to engage with the disadvantaged, vulnerable and marginalised stakeholders. If so, provide details thereof, in about 50 words or so.

The Bank's Rural & Inclusive Banking Group focuses on rural and below poverty line customers. For details, please refer the "Business Overview" and "Promoting Inclusive Growth" sections of the Annual Report.

The Bank through its Technology Finance Group (TFG) has provided soft loan/grant assistance to entities engaged in a number of activities that benefit the under-privileged, including medical research & facilities and vocational training & rehabilitation of physically challenged persons (including defence personnel who have suffered injuries as a result of which they are unable to continue in the defence forces).

Principle 5

1. Does the policy of the company on human rights cover only the company or extend to the Group/Joint Ventures/Suppliers/Contractors/NGOs/Others?

The Company's philosophy of non-discrimination among employees, meritocracy and mechanisms for redressal of employee issues apply across the Group.

ICICI Bank follows the code issued by The Banking Codes and Standards Board of India which covers aspects like good & fair banking practices, transparency in services & products, high operating standards, cordial relationship with consumers & measures which build confidence of the consumer in the banking system.

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The Bank also seeks to ensure that there is no discrimination in selection of suppliers and vendors, and has put in place a grievance redressal mechanism for the same.

2. How many customer complaints have been received in the past financial year and what percent was satisfactorily resolved by the management?

Of the 2,628 complaints outstanding at the beginning of the year and 92,380 complaints received during the year, 93,190 complaints have been resolved.

Principle 6

1. Does the policy related to Principle 6 cover only the company or extends to the Group/Joint Ventures/Suppliers/Contractors/NGOs/others.

As outlined under Principle 2, the aspects outlined under this Principle are not substantially relevant to the Bank given the nature of its business. The Bank complies with applicable environmental regulations in respect of its premises and operations. Further, the Bank participates in initiatives towards addressing environmental issues.

2. Does the company have strategies/initiatives to address global environmental issues such as climate change, global warming, etc? Y/N. If yes, please give hyperlink for webpage etc. Yes

The Bank has taken steps towards energy conservation. We have created consciousness amongst our employees on conserving energy across our offices and branches. As a design, our new branches/offices have energy efficient air conditioners, LED lights, motion detector sensors and other energy conservation measures. About 295 of our rural branches are powered through rooftop solar panels, and we are using solar power in one of our large office premises as well.

The Bank through its Technology Finance Group (TFG) has sanctioned soft loan/equity/grant assistance for development & distribution of fuel efficient cook stoves & solar lanterns, seed-stage sustainable energy and clean technology development and wildlife & forest conservation. The Bank has also provided assistance for promoting developments in healthcare, training of nurses & doctors of municipal hospitals and vocational training for differently abled people.

3. Has the company undertaken any other initiatives on – clean technology, energy efficiency, renewable energy, etc. Y/N. If yes, please give hyperlink for web page etc.

As outlined above, the Bank participates in several initiatives in the area of environment sustainability.

4. Are the Emissions/Waste generated by the company within the permissible limits given by CPCB/SPCB for the financial year being reported?

The Bank complies with applicable environmental regulations in respect of its premises and operations.

5. Number of show cause/legal notices received from CPCB/SPCB which are pending (i.e. not resolved to satisfaction) as on end of Financial Year.

There were no outstanding notices at March 31, 2014.

6. Does the company identify and assess potential environmental risks? Y/N

The Bank complies with applicable environmental regulations in respect of its premises and operations. The Bank is aware of the potential environmental risks and participates in initiatives as mentioned above to address the environmental concerns. The Bank also requires the borrowers of project loans to comply with the various national environmental standards.

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7. Does the company have any project related to Clean Development Mechanism? If so, provide details thereof, in about 50 words or so. Also, if Yes, whether any environmental compliance report is filed?

The above question is not applicable to the Bank as it is not a manufacturing company. However, the Bank assists projects that promote bio diversity and environmental sustainability and projects that reduce green house gas emissions.

Principle 7

1. Is your company a member of any trade and chamber or association? If Yes, Name only those major ones that your business deals with:

The Bank is a member of various trade bodies and associations such as the Indian Banks' Association and Confederation of Indian Industry in India and Institute of International Finance. Senior management of the Bank are members of various committees constituted by government, regulators and industry bodies.

2. Have you advocated/lobbied through above associations for the advancement or improvement of public good? Yes/No; if yes specify the broad areas (drop box: Governance and Administration, Economic Reforms, Inclusive Development Policies, Energy security, Water, Food Security, Sustainable Business Principles, Others)

The Bank, through trade bodies and associations, puts forth a number of suggestions with respect to the economy in general and the banking sector in particular. The Bank, directly, and along with ICICI Foundation has been working on several initiatives for promotion of inclusive growth. The Bank and ICICI Foundation partner with the state governments and other organisations to promote initiatives in the field of elementary education, sustainable livelihoods, primary health and financial inclusion. Further, the Bank provides funding for research & development and clean energy initiatives.

The wholetime Directors and members of senior management participate in various committees/working groups constituted by the Government of India and the Reserve Bank of India.

Principle 8

1. Does the company have specified programmes/initiatives/projects in pursuit of the policy related to Principle 8? If yes details thereof.

The Bank formulates a three-year financial inclusion plan (FIP). The plan is approved by the Board of the Bank. The present FIP for the Bank is for the period FY2014-FY2016 and has been approved by the Board of the Bank at its Meeting held on February 22, 2013. The Bank has also disaggregated its Board approved FIP targets for FY2014-2016 to its controlling offices across various states.

The FIP *inter alia* covers the following aspects:

- Quantitative plan for delivery of relevant suite of products and services
- Coverage through Bank branches and Business Correspondents (BC)
- Business models under BC
- Leveraging technology and identity solutions of the Unique Identity Authority of India (UIDAI) to cater to the identified customer segments
- Monitoring and review mechanism for implementation of FIP

For further details on initiatives taken by Rural & Inclusive Banking Group, please refer the "Business Overview" and "Promoting Inclusive Growth" sections of the Annual Report. The Bank has also provided concessional/interest free loans to support other financial inclusion initiatives.

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ICICI Foundation focuses on the areas of elementary education, sustainable livelihoods, primary healthcare and financial inclusion. For details, please refer the “Promoting Inclusive Growth” section of this Annual Report.

2. Are the programmes/projects undertaken through in-house team/own foundation/external NGO/government structures/any other organization?

The projects/programmes are undertaken primarily through in-house teams and ICICI Foundation, with the assistance of implementation partners as required.

3. Have you done any impact assessment of your initiative?

The Bank through its financial inclusion initiatives for serving the rural, unbanked and below poverty line customers is providing access to banking and financial services to a significant number of customers, providing them access to savings and credit products. The results of these initiatives are reviewed periodically. In addition, ICICI Foundation assesses the impact of all programmes undertaken by it. Baseline and endline research studies, process documentation and impact evaluation are carried out for the initiatives undertaken by ICICI Foundation. The results of ICICI Foundation’s skill development initiatives are evaluated based on the number of youth trained and their employability.

4. What is your company’s direct contribution to community development projects-Amount in INR and the details of the projects undertaken.

The Bank has established an extensive network of rural branches, including Gramin branches in unbanked villages, as well as Business Correspondent touchpoints for providing access to banking services to customers in rural areas. The activities of the Bank include, among others, micro-savings products and transfer of government scheme payments directly to the beneficiaries’ bank accounts. The Bank makes contributions to the corpus of the ICICI Foundation for Inclusive Growth which focuses primarily on elementary education, healthcare and sustainable livelihoods. The Foundation’s work includes projects with State Governments to improve the quality of education in State-run schools and a pilot project to provide insured outpatient healthcare to individuals from below the poverty line. During fiscal 2014, ICICI Foundation set up the ICICI Academy for Skills which focusses on providing skill training to the youth. Nine centres were opened across the country during the year with around 1,015 students completing their training during the year. The Bank has also provided donations, grants and concessional financial assistance to other entities working on financial inclusion and other areas. The Bank has approximately spent ₹ 1.68 billion in the year ended March 31, 2014, on donations & grants (primarily to ICICI Foundation), and on financial inclusion initiatives.

5. Have you taken steps to ensure that this community development initiative is successfully adopted by the community? Please explain in 50 words, or so.

The Bank, through its various financial inclusion initiatives mentioned in this report, is expanding its outreach to rural and semi-urban markets and providing financial solutions to customers in this market. The banking and the financial services being provided by the Bank to the unbanked and below poverty line customers is providing an opportunity to the target customers to improve their livelihoods. The products and services of the Bank have been well received by the customers in the target segment. With regard to ICICI Foundation for Inclusive Growth, community development forms the core of all its initiatives. The programmes are designed to reflect the needs of each target population. ICICI Foundation encourages the active engagement of key stakeholders such as the Governments, NGOs, Panchayati Raj Institutions (PRIs), communities and other local institutions in the project planning and implementation to facilitate developing and building community ownership while ensuring the sustainability of the programmes.

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Principle 9

1. What percentage of customer complaints/consumer cases are pending as on the end of financial year.

The Bank resolved 97.4% of customer complaints/consumer cases during the year.

2. Does the Company display product information on the product label, over and above what is mandated as per local laws? Yes/No/N.A./Remarks (additional information).

This aspect is not applicable as the Bank is not a manufacturing company. The Bank complies with disclosure requirements relating to its products and services.

3. Is there any case filed by any stakeholder against the company regarding unfair trade practices, irresponsible advertising and/or anti-competitive behaviour during the last five years and pending as on end of financial year. If so, provide details thereof, in about 50 words or so.

In the ordinary course of banking business, several customers and borrowers have disputes with the Bank which could result in their filing a civil suit, criminal complaint or a consumer complaint alleging deficiency of services. The Bank always strives to have a cordial relationship with its customers/borrowers and attempts to have an amicable settlement of the dispute but in some cases needs to pursue legal resolution of the same.

4. Did your Company carry out any consumer survey/consumer satisfaction trends?

ICICI Bank on a continuous basis measures the satisfaction levels of customers transacting across various touch points. As part of this exercise, which is referred to as FOCUS (Feedback of the Customer), the customer's feedback and satisfaction levels with the transaction experience are measured. Approximately 100,000 customers are contacted every month for their feedback. This feedback is then analysed and insights from the same are implemented to enhance the service quality of the Bank.

Besides this the bank also conducts a detailed Customer Satisfaction Study (C-SAT) once every three years. Existing customers of various products are met for a detailed interview where their feedback regarding the product and the channel experience is captured.

In addition, extensive research in specific areas is conducted on a regular basis. The focus of the research is to identify areas of improvement in the product and services of the bank and define appropriate steps for improvement.

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Annexure

S.No.	Questions	P1- Please refer Note P1	P2- Please refer Note P2	P3- Please refer Note P3	P4- Please refer Note P4	P5- Please refer Note P5	P6- Please refer Note P6	P7- Please refer Note P7	P8- Please refer Note P8	P9- Please refer Note P9
1.	Do you have a policy/policies for....	Y	Y	Y	Y	Y	N	N	Y	Y
2.	Has the policy been formulated in consultation with the relevant stakeholders?	Y	Y	Y	Y	Y	-	-	Y	Y
3.	Does the policy conform to any national/international standards? If yes, specify? (50 words)	Y	Y	Y	Y	Y	-	-	Y	Y
4.	Has the policy been approved by the Board?*	Y	Y	Y	Y	Y	-	-	Y	Y
	If yes, has it been signed by MD/owner/CEO/appropriate Board Director?	Y	Y	Y	Y	Y	-	-	Y	Y
5.	Does the Company have a specified committee of the Board/Director/Official to oversee the implementation of the policy?	Y	Y	Y	Y	Y	-	-	Y	Y
6.	Indicate the link for the policy to be viewed online?	Y	Y	Y	Y	Y	-	-	Y	Y
7.	Has the policy been formally communicated to all relevant internal and external stakeholders?	Y	Y	Y	Y	Y	-	-	Y	Y
8.	Does the Company have in-house structure to implement the policy/policies?	Y	Y	Y	Y	Y	-	-	Y	Y
9.	Does the Company have a grievance redressal mechanism related to the policy/policies to address stakeholders' grievances related to the policy/policies?	Y	Y	Y	Y	Y	-	-	Y	Y
10.	Has the company carried out independent audit/evaluation of the working of this policy by an internal or external agency? Please see #	Y	Y	Y	Y	Y	-	-	Y	Y

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P1	<p>Sr No. 3- The Bank has an Anti Bribery & Anti Corruption Policy, Group Code of Business Conduct and Ethics and Whistle Blower Policy. The Anti-Bribery & Anti-Corruption Policy broadly conforms to the requirements of anti-bribery statutes and the regulatory guidance issued in relation to the same. While the corporate governance requirements prescribed under the Listing Agreement require the Bank to have a Code of Conduct, there is no prescribed standard for the same. The Group Code of Business Conduct and Ethics is based on professional and ethical standards which the Bank believes all its employees should adopt. The Whistle Blower Policy broadly conforms to the standards set by the Protected Disclosure Scheme of Reserve Bank of India. The Whistle Blower Policy also confirms to the requirements as stipulated by the Companies Act, 2013 and its rules. Sr No. 6- The Group Code of Business Conduct and Ethics is available on the website of the Bank (www.icicibank.com). The other policies are internal documents and accessible only to employees of the organisation.</p>
P2	<p>The Bank complies with regulations governing its products and services and has taken initiatives to promote inclusive growth and environmental sustainability. Sr No. 3- The Bank has a three year plan for financial inclusion which outlines its policy towards providing sustainable banking products to people in villages and rural areas. The plan is framed based on the guidelines issued by Reserve Bank of India and is approved by the Board of the Bank and reviewed by it on a quarterly basis. The ICICI Foundation for Inclusive Growth focuses on the areas of elementary education, sustainable livelihoods, primary healthcare and financial inclusion. Sr No. 6- The initiatives of ICICI Foundation for Inclusive Growth can be viewed on the link www.icicifoundation.org. The details of agri and rural banking products and facilities are available on http://www.icicibank.com/rural/index.html.</p>
P3	<p>Sr No. 3- In line with the general laws and regulations and sound ethical practices followed nationally, the Bank has adopted employee oriented policies covering areas such as employee benefits and sexual harassment at the workplace which endeavour to provide an environment of care, nurturing and opportunity to accomplish professional aspirations. Sr No. 6- These policies can be viewed online only by the employees of the organisation.</p>
P4	<p>The principle enunciates the aspect of being responsive towards all stakeholders especially those who are disadvantaged, vulnerable and marginalized. Sr No. 3- The Bank has a three year plan for financial inclusion which outlines its policy towards extending banking services to the disadvantaged and vulnerable stakeholders in villages and other rural areas. The plan is framed based on the guidelines issued by Reserve Bank of India and is approved by the Board of the Bank and reviewed by it on a quarterly basis. The Bank is mandated by guidelines issued by RBI on priority sector lending to weaker sections of society through which various measures are being taken by the Bank to promote the well being of the disadvantaged and vulnerable stakeholders. The Bank has set processes in place to achieve the objectives addressed by this principle. In addition, the ICICI Foundation for Inclusive Growth works towards inclusive growth through interventions in areas like elementary education, sustainable livelihoods and healthcare. Sr No. 6- The details of financial inclusion efforts of ICICI Group are available on http://www.icicigroupcompanies.com/financial_inclusion_efforts.html. The details of agri and rural banking products and facilities are available on http://www.icicibank.com/rural/index.html.</p>
P5	<p>Sr No. 3- The Group Code of Business Conduct & Ethics (Code) which has been adopted by the Bank and all its subsidiary companies addresses the requirements of this principle. The Code emphasizes fair employment practices & diversity, fair competition, prohibition of harassment & intimidation and safety at the workplace. The Bank follows the Code of Commitment based on the standards issued by the Banking Codes and Standards Board of India which covers aspects like good and fair banking practices, transparency in services and products, high operating standards and cordial relationship with customers. The Bank is an equal opportunity employer and believes in providing a safe workplace and an enabling work environment to its employees. Sr No. 6- The Group Code of Business Conduct and Ethics is available on the website of the Bank (www.icicibank.com). The Code of Commitment is available at the Bank's branches and made available to customers on their request.</p>
P6	<p>The aspects outlined under this Principle are not substantially relevant to the Bank given the nature of its business. The Bank complies with applicable environmental regulations in respect of its premises and operations. Further, the Bank participates in initiatives towards addressing environmental issues. The Bank also requires the borrowers of project loans to comply with the various national environmental standards.</p>
P7	<p>While there is no specific policy outlined for this principle, the Bank, through trade bodies and associations, puts forth a number of suggestions with respect to the economy in general and the banking sector in particular. The Bank, directly, and along with the ICICI Foundation for Inclusive Growth has been working on several initiatives for promotion of inclusive growth.</p>
P8	<p>Sr No. 3- The Bank has a three year plan for financial inclusion which outlines its policy towards extending banking services to the disadvantaged and vulnerable stakeholders in villages and other rural areas. The plan is framed based on the guidelines issued by Reserve Bank of India and is approved by the Board of the Bank and reviewed by it on a quarterly basis. The ICICI Foundation for Inclusive Growth focuses on the areas of elementary education, sustainable livelihoods, primary healthcare and financial inclusion. Sr No. 6- The details of financial inclusion efforts of ICICI Group are available on http://www.icicigroupcompanies.com/financial_inclusion_efforts.html. The details of agri and rural banking products and facilities are available on http://www.icicibank.com/rural/index.html. The initiatives of ICICI Foundation for Inclusive Growth can be viewed on the link www.icicifoundation.org</p>
P9	<p>Sr No. 3: The Bank has a Customer Grievance Redressal Policy and a Customer Compensation Policy which conform to the guidelines issued by Reserve Bank of India Sr No. 6- The two policies can be viewed online on http://www.icicibank.com/notice-board.html</p>
*	<p>Policies wherever stated have been approved by the Board/Committee of the Board/senior management of the Bank</p>
#	<p>All policies and processes are subject to audits and reviews done internally in the Bank from time to time</p>