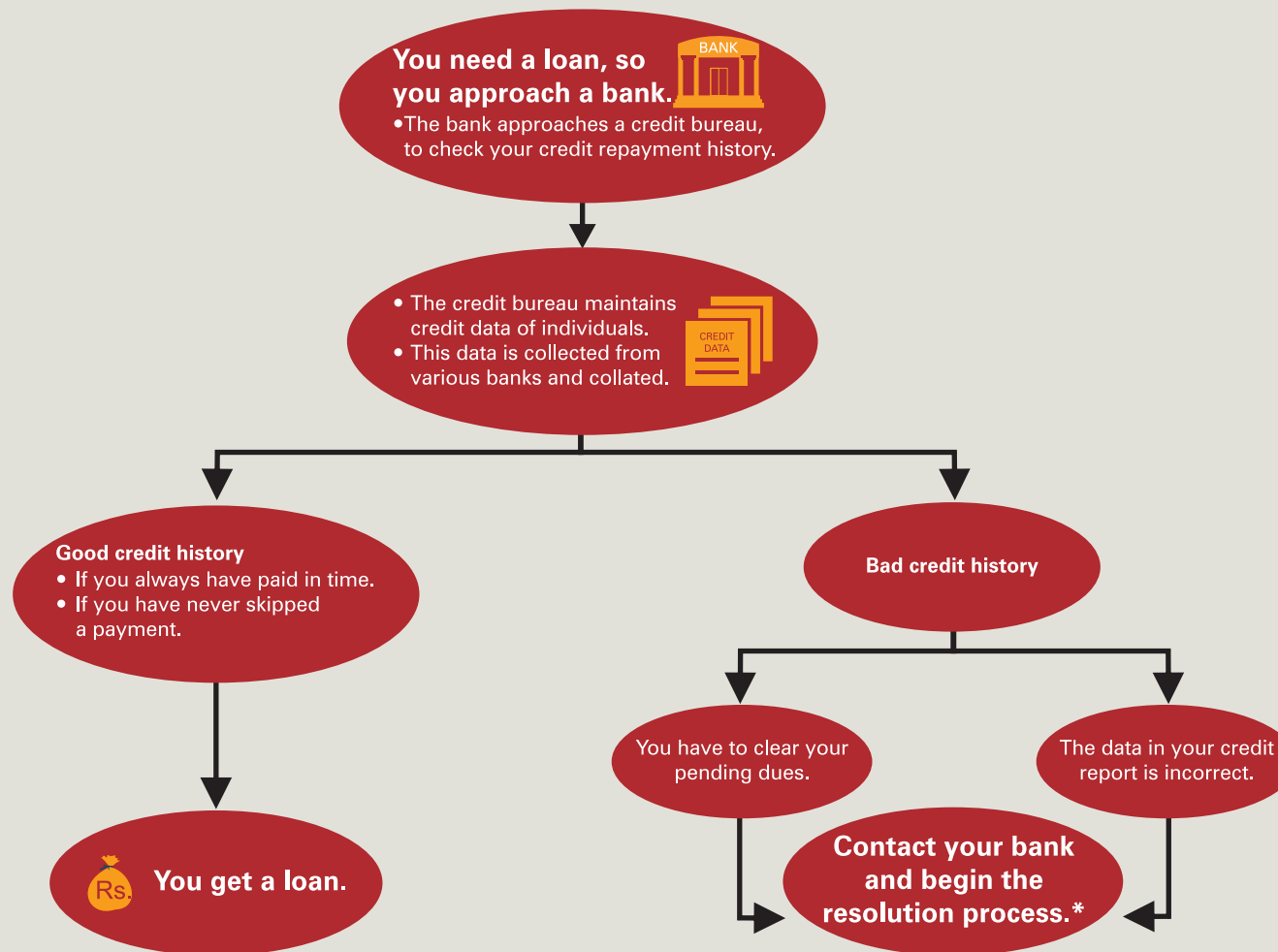


ICICI BANK CUSTOMER EDUCATION SERIES

TIMES BUSINESS ASSOCIATE COMMUNICATION

- In the Credit Bureau series so far, we have covered articles on the importance of a good credit history, how to improve one's credit history, the functions of credit bureaus and resolution of errors in credit reports.
- For more details on any of the stages mentioned in the summary below, please refer to these articles on www.icicibank.com

The Credit History Story - Summary



*For the resolution process, please refer to our article in the Economic Times of April 8, 2009.



SMS CONTEST

Question: How can I make my credit history good?

Answer:

- A. By not paying my dues in time
- B. By paying my dues in time
- C. By taking more cards and loans

To answer, SMS DISHA A, B or C to 53030 and win 2N-3D holiday*.
Contest open for the day of publication.

*Terms & conditions apply.
Visit www.dishafc.org for details.



Build a good credit history through proper financial planning and by maintaining a good track record of repayment of dues for loans/credit cards to avoid 'bad repayment history'.

We welcome your questions, suggestions and feedback on this column. Please use the 'Email Us' link at www.icicibank.com or send us an SMS to 53030. Please include your full name, address and phone number. Your comments may be edited for clarity and space.

BE AN INFORMED CONSUMER. Watch this space every Wednesday.