

**Press Release
For Immediate Release**

August 5, 2013

ICICI Bank launches 18 Gramin branches across Punjab & Haryana

- **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 130 rural branches in the state**

Tepla, Haryana: ICICI Bank Limited, India's largest private sector bank, today announced the launch of 18 new Gramin branches across Punjab and Haryana, 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 Tepla Gramin branch is one of the 18 branches the Bank inaugurated in Punjab & Haryana. The other Gramin branch in the same Ambala district is at Matheri. Other branches opened in the states are at Mahama and Sadar Dinwala villages in Ferozepur district; Heran and Kullar villages in Ludhiana district; Daboda Khurd and Bhadani villages in Jhajjar district; Kara Sahib village in Kurukshetra district; Kheri, Nilowal, Mojowal and Mauran villages in Sangrur district; Kaureana and Natheha villages in Bhatinda district; Wara Bhaika village in Faridkot district and Jhanda Labana and Jagowal Bet villages in Gurdaspur district.

With these launches, ICICI Bank has opened over 130 rural branches in Punjab & Haryana. The addition of these new branches has increased the network of ICICI Bank in Punjab & Haryana to more than 260 branches.

Mr. Vishal Batra, Zonal Head (Rural & Inclusive Banking Group, Punjab & Haryana) 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 18 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.

Recently, the Bank has partnered with the Chandigarh administration for facilitating Aadhaar Enabled Payment System (AEPS) for Social Security Pension payouts. This system brings together pensioners under various schemes of the Chandigarh administration on one platform. The Bank uses biometric testing to verify the pensioner against the Aadhaar database and transfers pension amount to the beneficiary's bank account, using the Direct Benefit Transfer. The pensioners can approach any of the Bank's business correspondents to withdraw the pension by providing thumbprint. ICICI Bank is the sole banking partner in this pilot initiative of Chandigarh Administration where the entire pension scheme has been migrated to the Aadhaar platform. The Bank also utilizes Direct Benefit Transfer scheme to transfer scholarship money to SC students at ITI Gohana in Sonapat, based on their results of matriculation examination.

In addition, the Bank provides Electronic Benefit Transfer to facilitate pension payments under the 'One District – One Bank' model and NREGA across various districts in Punjab and Haryana. The bank has also launched outlets for facilitating domestic migrant remittances in these states.

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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