

ICICI Bank Limited ICICI Bank Towers Bandra-Kurla Complex Bandra (E) Mumbai-400051.

Press Release For Immediate Release

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ICICI Bank organises 'Kisan Sampark Programme' in Punjab & Haryana Conducted in 100 villages of Ludhiana, Amritsar and Ambala

Chandigarh: ICICI Bank Limited, India's largest private sector bank, today organised 'Kisan Sampark Programme' in Punjab and Haryana, as part of its financial inclusion plan that aims at providing banking services in unbanked villages. The Kisan Sampark Programme was simultaneously conducted in 100 villages and saw attendees from over 400 villages of Ludhiana, Amritsar and Ambala.

At this programme, the Bank has showcased a list of tailor-made products and services including Farmer Finance, jewel loans, tractor loans, Rural Business Credit and Kisan Kalpviraksh, in addition to basic banking facilities such as the savings account.

The Bank provides Farmer Finance through Kisan Credit Card (KCC) and Agri-term Loan (ATL) for the cultivation and development of agricultural land. Through jewel loans, the Bank offers loan against gold ornaments for direct and allied agri customers, as well as to underprivileged sections. Under Rural Business Credit (RBC), the Bank meets working capital and term loan requirements of business entities in rural and semi- urban areas. The rural customers can get overdraft (OD) against fixed deposits (FD) under the bank's Kisan Kalpviraksh scheme. The Bank also offers various basic savings accounts to the customers based on their profile and requirements.

Rajiv Sabharwal, Executive Director, ICICI Bank said, "We, at ICICI Bank, have always recognised the potential of rural India and the importance of inclusive growth especially for the farming community. It is our earnest endeavour to make a difference to the lives of farmers and agri-communities residing in unbanked/ under-banked rural areas by reaching out to them and offering them the benefits of safe and secure banking."

The programme saw a high attendance from small villages around Chandigarh such as Zirakpur, Derabassi, Kharar, Nangal, Kurali and Ropar.

ICICI Bank has 807 ATMs and 238 branches in Punjab, Haryana and Chandigarh. These include various Gramin branches at small villages, which were so far devoid of any banking facility. These branches offer all the basic banking services such as savings bank accounts, fixed and recurring deposits, Kisan Credit Cards, agricultural terms loans and tractor loans.

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



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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 Aadhar platform. The Bank also utilizes Direct Benefit Transfer scheme to transfer scholarship money to SC students at ITI Gohana in Sonepat, 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.

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 US\$ 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 'forwardlooking 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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