

 **ICICI Bank**



Designed by Dickenson

10th Annual Report and Accounts 2003 - 2004

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Creating value through transformation...

The first 50 years of ICICI Group's existence has been exhilarating. Our origin was in itself a pioneering joint initiative of the Government of India, the World Bank and Indian industry to channelise foreign and domestic resources into India's development.

As the years went by, we expanded our horizons to play a vital and supportive role across all areas of an increasingly diverse and vibrant economy. Led by visionaries and sustained by our culture of entrepreneurship, we have constantly transformed ourselves and reoriented our strategy to the needs of the changing times.

Today, we are an internationally recognised Indian universal banking group with leadership positions across the financial services space, providing momentum to India's growth aspirations.

The experiences of these five decades are the foundation for a future that we believe will be exciting and full of opportunity - for our country and us.

The visual depiction in the following pages is an attempt by us to depict the nation's development over the past five decades and our role during each decade.

