CHAPTER - III

CONCEPTUAL FRAME WORK OF EMPLOYEE ENGAGEMENT PRACTICES, INVOLVEMENT AND PROFILE OF ICICI BANK LTD.

Origin

ICICI Bank established in 1994 by the Industrial Credit and Investment Corporation of India, an Indian financial institution, as a wholly owned subsidiary. The parent company was formed in 1955 as a joint-venture of the World Bank, India's public-sector banks and public-sector insurance companies to provide project financing to Indian industry. The bank was initially known as the Industrial Credit and Investment Corporation of India Bank, before it changed its name to the abbreviated ICICI Bank. The parent company was later merged into ICICI Bank.

ICICI Bank Limited is an Indian financial services company headquartered in Mumbai, Maharashtra. It is the second largest bank in India by assets and third largest by market capitalization. It offers a wide range of banking products and financial services to corporate and retail customers through a variety of delivery channels and through its specialized subsidiaries in the areas of investment banking, life and non-life insurance, venture capital and asset management.

The broad objectives of the ICICI are,

a) To assist in the creation, expansion and modernization of private concerns;

b) To encourage the participation of internal and external capital in the private concerns;

c) To encourage private ownership of industrial investment.
Resume of the Study Unit

Name of the Study Unit : ICICI BANK LTD.

Year of Establishment : 1994

Vision : To be the leading provider of financial Services in India and enhance positioning among global banks through sustainable value creation.

Mission : To create value for our stakeholder by:

- Providing financial services of first choice for customers by delivering high quality, world-class products and services.

- Playing a proactive role in the full realization of India’s potential and contributing positively in all markets where we operate.

- Maintaining high standards of governance and ethics; and balancing growth, profitability and risk deliver and sustain healthy returns on capital.

Type : Public

Industry : Banking, Financial Services

Traded as : BSE : 532 174

NSE : ICICI BANK

NYSE : IBN

BSE SENSEX Constituent
<table>
<thead>
<tr>
<th>Head Quarters</th>
<th>Mumbai, Maharashtra, India</th>
</tr>
</thead>
<tbody>
<tr>
<td>Area Served</td>
<td>World Wide</td>
</tr>
<tr>
<td>The DNA of ICICI bank Ltd.</td>
<td>Like the human body, organization too has DNA which forms the organizational foundation. It can be summarized.</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Honesty &amp; Integrity</td>
</tr>
<tr>
<td></td>
<td>• Customer first (Customer Relationship Management)</td>
</tr>
<tr>
<td></td>
<td>• Boundary less Communication</td>
</tr>
<tr>
<td></td>
<td>• Entrepreneurship mindset of the employee</td>
</tr>
<tr>
<td>Products</td>
<td>Credit cards, Consumer banking, corporate banking, finance and insurance, investment banking, mortgage loans, private banking, wealth management.</td>
</tr>
</tbody>
</table>
## FINANCIAL HIGHLIGHTS OF ICICI LTD

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31-03-2013 (Rs. In Lakhs)</th>
<th>As at 31-03-2012 (Rs. In Lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital</td>
<td>11,536,362</td>
<td>11,527,683</td>
</tr>
<tr>
<td>Employees stock options</td>
<td>44,835</td>
<td>23,854</td>
</tr>
<tr>
<td>Deposits</td>
<td>3,147,705,357</td>
<td>2,819,504,736</td>
</tr>
<tr>
<td>Borrowings</td>
<td>1,728,882,194</td>
<td>1,612,966,218</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>6,748,217,143</strong></td>
<td><strong>6,192,868,956</strong></td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and balances with Reserve Bank of India</td>
<td>193,062,020</td>
<td>207,281,806</td>
</tr>
<tr>
<td>Balances with banks and money at call and short notice</td>
<td>300,646,550</td>
<td>204,281,077</td>
</tr>
<tr>
<td>Investments</td>
<td>2,556,666,786</td>
<td>2,398,640,912</td>
</tr>
<tr>
<td>Advances</td>
<td>3,299,741,265</td>
<td>2,921,254,179</td>
</tr>
<tr>
<td>Fixed assets</td>
<td>54,734,587</td>
<td>54,319,822</td>
</tr>
<tr>
<td>Other assets</td>
<td>343,365,935</td>
<td>407,091,160</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>6,748,217,143</strong></td>
<td><strong>6,192,868,956</strong></td>
</tr>
</tbody>
</table>
OPERATIONS

<table>
<thead>
<tr>
<th>Description</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total No. of Branches</td>
<td>2883</td>
</tr>
<tr>
<td>Total No. of Overseas Branches</td>
<td>10</td>
</tr>
<tr>
<td>Total No. of Branches in Tamilnadu</td>
<td>255</td>
</tr>
<tr>
<td>No. of Branches in Chennai city</td>
<td>44</td>
</tr>
<tr>
<td>Total No. of Employees</td>
<td>81,254</td>
</tr>
</tbody>
</table>

DEVELOPMENTS

<table>
<thead>
<tr>
<th>Year</th>
<th>Development</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>ICICI Bank has rolled-out the programme ‘My Savings Rewards’</td>
</tr>
<tr>
<td></td>
<td>The Reserve Bank of India issued a clarification on the financial strength of ICICI Bank to dispel the rumors.</td>
</tr>
<tr>
<td>2008</td>
<td>ICICI Bank has facilitated setting up of &quot;FINO Cross Link to Case Link Study&quot;, as a company that would provide technology solutions and services to reach the underserved and under banked population of the country. Using cutting edge technologies like smart cards, biometrics and a basket of support services, FINO enables financial institutions to conceptualize, develop and operationalise projects to support sector initiatives in microfinance and livelihoods.</td>
</tr>
<tr>
<td>2003</td>
<td>NCDEX is a professionally managed online multi-commodity exchange, set up in 2003, by ICICI Bank Ltd, LIC, NABARD, NSE, Canara Bank, CRISIL, Goldman Sachs, Indian Farmers Fertilizer Cooperative Limited (IFFCO) and Punjab National Bank.</td>
</tr>
<tr>
<td>Year</td>
<td>Development</td>
</tr>
<tr>
<td>------</td>
<td>-------------</td>
</tr>
<tr>
<td>2002</td>
<td>The merger was approved by shareholders of ICICI by the High Court of Gujarat at Ahmedabad, and by the High Court of Judicature at Mumbai and the Reserve Bank of India.</td>
</tr>
<tr>
<td>2001</td>
<td>The Board of Directors of ICICI and ICICI Bank approved the merger of ICICI and two of its wholly owned retail finance subsidiaries, ICICI Personal Financial Services Limited and ICICI Capital Services Limited, with ICICI Bank.</td>
</tr>
<tr>
<td>2000</td>
<td>ICICI Bank became the first Indian bank to list on the New York Stock Exchange. ICICI Bank helped in setting up Credit Information Bureau of India Limited (CIBIL), India’s first national credit bureau in 2000. The members of CIBIL include banks, financial institutions, state financial corporations, non-banking financial companies, housing finance companies and credit card companies.</td>
</tr>
<tr>
<td>1999</td>
<td>ICICI became the first Indian company and the first bank or financial institution from non-Japan Asia to be listed on the NYSE.</td>
</tr>
<tr>
<td>1998</td>
<td>ICICI Bank launched internet banking operations in 1998. North Eastern Development Finance Corporation (NEDFI) was promoted by national level financial institutions like ICICI Ltd in Guwahati, Assam for the development of industries, infrastructure, animal husbandry, agree-horticulture plantation, medicinal plants, sericulture, aquaculture, poultry and dairy in the North Eastern states of India.</td>
</tr>
<tr>
<td>Year</td>
<td>Development</td>
</tr>
<tr>
<td>------</td>
<td>-------------</td>
</tr>
<tr>
<td>1992</td>
<td>The National Stock Exchange was promoted by India’s leading financial institutions (including ICICI Ltd.) On behalf of the Government of India with the objective of establishing a nationwide trading facility for equities, debt instruments and hybrids, by ensuring equal access to investors all over the country through an appropriate communication network.</td>
</tr>
<tr>
<td>1990</td>
<td>ICICI transformed its business from a development financial institution offering only project finance to a diversified financial services group, offering a wide variety of products and services, both directly and through a number of subsidiaries and affiliates like ICICI Bank.</td>
</tr>
</tbody>
</table>

**Services Offered**

ICICI bank offers the following types of consumers’ services under four heads general banking, wholesale banking, retail banking and international banking.

**General Banking**

- SMS & WAP mobile banking
- Any branch anywhere banking (Core banking.)
- Sunday banking
- Extended hours
- Savings account
- Current account
- Fixed deposit
- ATM cards, Debit cards & Credit cards
- Lockers
• Demat account
• Mutual funds
• Loans for Homes renovation, Car and Education
• Loans against residential prosperity, shares and securities, fixed deposit and other term deposits
• Corporate payroll account
• Business premium current account
• Investment cum insurance plan for retirees
• Non-resident services
• Health insurance, General insurance

Whole Sale Banking

• Working capital Finance
• Cash management services
• Trade Finance services
• Treasury products
• Structured Finance
• Infrastructure Finance
• Manufacturing project Finance
• Capital market services
• Rural banking
• Agricultural Finance

Retail Banking

• Home Loans
• Car and Two Wheeler loans
• Commercial Vehicle Financing
• Personal Loans
• Loans against security
• Saving & term deposit
• Salary Account
• Investment Product
• Private banking
• Demat services
• Bill payment services
• Roaming current accounts
• SME Financing

International Banking

• NRI Savings account
• Foreign Currency International Deposit
• Offshore Banking Unit Deposit
• Money transfer / Remittance
• Private Banking
• Online Savings Accounts
• Trade Finance
• Correspondent Banking
• Global Treasury
• External Commercial Borrowing
E-Banking Services

The E-Banking services have provided various services such as, Corporate net banking, FX online, Online taxes, Internet Banking, Bill Pay, Smart Money Order, Prepaid Mobile Charge, Trade MIS, Top Online Schemes, Salary Book, Online Payment, Speed money Transfer, Mobile Banking, Tele Banking etc.

Financial Services

The Bank has been engaged in a number of financial services such as, ICICI Lombard General Insurance, ICICI Securities, ICICI Prudential life Insurance, ICICI Prudential AMC, ICICI Venture, ICICI Direct, ICICI DISHA Financial Counseling, ICICI Home Finance, ICICI Erstwhile The Bank of Rajasthan.

Awards

<table>
<thead>
<tr>
<th>Year</th>
<th>Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>Ms. Chanda Kochhar, MD &amp; CEO, has been ranked as the most powerful business woman in India in the Forbes' list of 'The World's 100 Most Powerful Women 2013'</td>
</tr>
<tr>
<td>2013</td>
<td>ICICI Bank Limited has been conferred the Best Remittance Business award at The Asian Banker's International Excellence in Retail Financial Services 2013 Awards ceremony.</td>
</tr>
<tr>
<td>2013</td>
<td>ICICI Bank was honored with the Medici Innovation Hall of Fame Award, instituted by The Medici Institute in collaboration with the Medici Group, USA.</td>
</tr>
<tr>
<td>2013</td>
<td>ICICI Bank and its IT partner Fundtech won The Asian Banker Technology Implementation Award for the Convergence Banking project from Asian Banker.</td>
</tr>
<tr>
<td>Year</td>
<td>Awards</td>
</tr>
<tr>
<td>------</td>
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</tr>
<tr>
<td></td>
<td>Ms Chanda Kochhar received the 'Transformation Leader Award' by NDTV Profit Business Leadership Awards 2012.</td>
</tr>
<tr>
<td></td>
<td>For the second consecutive year, Mr. N. S. Kannan, Executive Director &amp; CFO, received the &quot;Best Performing CFO&quot;, in the Banking / Financial Services category by CNBC - TV 18.</td>
</tr>
<tr>
<td></td>
<td>For the third year in a row, Ms. Chanda Kochhar, Managing Director &amp; CEO, is in the Power List 2013 of 25 most powerful women in India, by India Today.</td>
</tr>
<tr>
<td></td>
<td>Ms. Chanda Kochhar is the only Indian to be featured in the Dow Jones list of Most Influential Female Executives in the World of the last decade. She is ranked 12th in the global list.</td>
</tr>
<tr>
<td></td>
<td>For the 4th consecutive year, ICICI Bank won the Celent Model Bank for the next generation technology oriented banking solutions.</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank was awarded a &quot;Special IT Innovation Award&quot; by Lenovo - NASSCOM and CNBC-TV18.</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank was the winner of &quot;6th Loyalty Awards&quot; for My Savings Rewards by AIMIA (global leader in Loyalty).</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank UK PLC's online savings product HiSAVE won the &quot;Highly Commended&quot; (2nd rank) at the Consumer Moneyfacts Awards.</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank received the &quot;Gram Samvd&quot;, Service for Low cost/Small budget marketing initiative Award from Rural Marketing Association of India (RMAI).</td>
</tr>
<tr>
<td></td>
<td>Ms. Chanda Kochhar awarded the Businessperson Of The Year 2012 by Business India. She is the first-woman recipient of this award in 31 years.</td>
</tr>
<tr>
<td>Year</td>
<td>Awards</td>
</tr>
<tr>
<td>------</td>
<td>--------</td>
</tr>
<tr>
<td></td>
<td>I/CICI Bank won the Best domestic bank, India by The Asset Triple A Country Awards.</td>
</tr>
<tr>
<td></td>
<td>Airtel, ICICI among 'top 100 global brands'</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank won the &quot;Best Bond House (India) 2011&quot;, by IFR Asia</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank awarded the Best Bank (India) by Global Finance</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank won the &quot;Century International Quality Era Award&quot; at Geneva</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank was awarded the &quot;Best Foreign Exchange Bank (India)&quot; by Finance Asia Country Awards.</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank received the &quot;Dataquest Technology Innovation Awards 2012&quot; for Data center migration by Dataquest.</td>
</tr>
<tr>
<td>2012</td>
<td>ICICI Bank was conferred the Best Performance Award for Self Help Group (SHG) Bank Linkage Programme in NABARD's State Level Awards announced by their Maharashtra Regional Office. The Bank received the first prize for the year 2010-11 in the Private Sector Bank category and 2nd runner up for the year 2011-12 in the Commercial Bank category.</td>
</tr>
<tr>
<td></td>
<td>For the second consecutive year, ICICI Bank won the NPCI's NFS Operational Excellence Awards in the MNC and Private Sector Banks Category for its ATM network.</td>
</tr>
<tr>
<td></td>
<td>Mr. K. V. Kamath was awarded the &quot;Hall Of Fame&quot; by Outlook Money for his longstanding contribution in the financial services sector.</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank won the Best Bank - India Award by The Banker.</td>
</tr>
</tbody>
</table>
|      | Ms. Chanda Kochhar ranked 18th in the Fortune's list of '2012 Business
<table>
<thead>
<tr>
<th>Year</th>
<th>Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Persons of the Year'. The 50 global leaders are Fortune's annual ranking of leaders who are &quot;the best in business&quot;.</td>
</tr>
<tr>
<td></td>
<td>Ms. Chanda Kochhar tops the list of &quot;50 Most Powerful Women in Business&quot; by Fortune India.</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank tops the list of &quot;Private sector and Foreign Banks&quot; by Brand Equity, Most Trusted Brands 2012. It ranks 15th in the &quot;Top Service 50 Brands&quot;.</td>
</tr>
<tr>
<td></td>
<td>For the third consecutive year, ICICI Bank ranked second in &quot;India's 50 Biggest Financial Companies&quot; in The BW Real 500 by Businessworld.</td>
</tr>
<tr>
<td></td>
<td>For the second year in a row, Ms. Chanda Kochhar, Managing Director &amp; CEO was ranked 5th in the International list of 50 Most Powerful Women In Business by Fortune.</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank tops the list of most fans in India and globally ranks fifth amongst financial institutions on Facebook in the social media engagement study conducted by Ketchum Sampark.</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank in the Private Sector Bank category won the Best Technology Bank Of The Year , Best Financial Inclusion Initiative and Best Use Of Technology In Training and e-Learning by Indian Bank's Association (IBA) Technology Awards.</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank awarded the Best SME Bank for Treasury and Working Capital (India) by The Asset Triple A.</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank received the Best Trade Finance House and Best Cash Management House by The Corporate Treasurer Alliance Country Awards.</td>
</tr>
<tr>
<td>Year</td>
<td>Awards</td>
</tr>
<tr>
<td>------</td>
<td>--------</td>
</tr>
<tr>
<td>2011</td>
<td>ICICI Bank is the only Indian brand to figure in the BrandZ Top 100 Most Valuable Global Brands Report, second year in a row</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank ranked 5th in the list of &quot;57 Indian Companies&quot;, and 288th in World Rankings in Forbes Global 2000 list.</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank has won the &quot;Banking Technology Awards 2010&quot; at The Indian Banks Association in the following categories</td>
</tr>
<tr>
<td></td>
<td>For the second year in a row, ICICI Bank was ranked 70th in the Brandirectory league tables of the worlds most valuable brands by, The BrandFinance® Banking 500</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank was ranked 1st in the Banking and Finance category and 9th in the &quot;2010 Best Companies To Work For&quot; by Business Today</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank UK, HiSAVE product range has been awarded the Consumer Moneyfacts Awards 2011 for the 'Best Online Savings Provider'</td>
</tr>
<tr>
<td></td>
<td>For the second consecutive year, ICICI Bank was ranked second in the &quot;India's 50 Biggest Financial Companies&quot;, in The BW REAL 500 by Business World</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank was one of the winners of the Global Awards for Enterprise &amp; IT Architecture Excellence. ICICI Bank bagged the award in the ‘Business Intelligence and Analytics’ category.</td>
</tr>
<tr>
<td></td>
<td>The Brand Trust Report ranks ICICI among the top 4 most trusted financial institutions.</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank awarded &quot;House Of The Year (India)&quot;, by Asia Risk magazine, for the eighth time in a row since 2004</td>
</tr>
<tr>
<td>Year</td>
<td>Awards</td>
</tr>
<tr>
<td>------</td>
<td>--------</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank awarded the most Tech-friendly Bank award by Business World</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank received the Best Trade Finance Bank in India by The Asset Triple A Award, Hong Kong</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank is the first and the only Indian brand to be ranked as the 45th most valuable global brand by BrandZ Top 100 Global Brands Report</td>
</tr>
<tr>
<td>2009</td>
<td>ICICI Bank bags the &quot;Best bank in SME financing (Private Sector)&quot; at the Dun &amp; Bradstreet Banking awards</td>
</tr>
<tr>
<td>2007</td>
<td>ICICI Bank has been conferred the Euromoney Award 2007 for the Best Bank in the Asia-Pacific Region</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank wins the Excellence in Remittance Business award by The Asian Banker</td>
</tr>
<tr>
<td>2004</td>
<td>Best Bank in India Award presented by <em>Euromoney Magazine</em></td>
</tr>
</tbody>
</table>

### Key People

<table>
<thead>
<tr>
<th>Name</th>
<th>Designation</th>
</tr>
</thead>
<tbody>
<tr>
<td>K. V. Kamath</td>
<td>Chairman</td>
</tr>
<tr>
<td>Chanda Kochhar</td>
<td>Managing Director &amp; CEO</td>
</tr>
<tr>
<td>N. S. Kannan</td>
<td>Executive Director &amp; CFO</td>
</tr>
<tr>
<td>K. Ramkumar</td>
<td>Executive Director</td>
</tr>
<tr>
<td>Rajiv Sabharwal</td>
<td>Executive Director</td>
</tr>
</tbody>
</table>
Arvind Kumar  
Homi Khursrokhan  
Tushaar Shah  
M.S. Ramachandran  
Swathi Piramal  
Tushaar Shah  
V. Sridar  
S. R. Batliboi & Co. Chartered Accountants

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arvind Kumar</td>
<td>Director</td>
</tr>
<tr>
<td>Homi Khursrokhan</td>
<td>Director</td>
</tr>
<tr>
<td>Tushaar Shah</td>
<td>Director</td>
</tr>
<tr>
<td>M.S. Ramachandran</td>
<td>Director</td>
</tr>
<tr>
<td>Swathi Piramal</td>
<td>Director</td>
</tr>
<tr>
<td>Tushaar Shah</td>
<td>Director</td>
</tr>
<tr>
<td>V. Sridar</td>
<td>Director</td>
</tr>
<tr>
<td>S. R. Batliboi &amp; Co. Chartered Accountants</td>
<td>Auditor</td>
</tr>
</tbody>
</table>

**Acquisitions**

- 2010: Bank of Rajasthan.
- 2007: Sangli Bank. Sangli Bank was a private sector unlisted bank, founded in 1916, and 30% owned by the Bahte family. Its headquarters were in Sangli in Maharashtra, and it had 198 branches. It had 158 in Maharashtra and 31 in Karnataka, and others in Gujarat, Andhra Pradesh, Tamil Nadu, Goa, and Delhi. Its branches were relatively evenly split between metropolitan areas and rural or semi-urban areas.
- 2005: Investitsionno-Kreditny Bank (IKB), a Russian bank
- 2002: The Darjeeling and Simla branches of Grindlays Bank
- 2001: Bank of Madura
• 1998: Anagram Finance. Anagram had built up a network of some 50 branches in Gujerat, Rajastan, and Maharashtra that were primarily engaged in retail financing of cars and trucks. It also had some 250,000 depositors.

• 1997: ITC Classic Finance. Incorporated in 1986, ITC Classic was a non-bank financial firm that engaged in the hire, my purchase, and leasing operations. At the time of being acquired, ITC Classic had eight offices, 26 outlets, and 700 brokers.

• 1996: SCICI Ltd. A diversified financial institution with headquarters in Mumbai

Credit Ratings

ICICI bank’s credit ratings by various credit ratings agencies are given below:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moody’s Investors Service (Moody’s)</td>
<td>Baa3</td>
</tr>
<tr>
<td>Standard &amp; Poor’s (S&amp;P)</td>
<td>BB+</td>
</tr>
<tr>
<td>Credit Analysis &amp; Research Limited (CARE)</td>
<td>CARE AAA</td>
</tr>
<tr>
<td>Investment Information and Credit Rating Agency (ICRA)</td>
<td>AAA</td>
</tr>
</tbody>
</table>

Administrative Structure

Administrative Structure of ICICI bank could be classified into Board Directors and Board Committee.
The ICICI bank has very effective Organization structure such as Retail Banking Group, Wholesale Banking Group, International Banking Group, Global Markets Group, Corporate Centre Group, Human Resources Management Group, Global Operations and Middle Office Groups, Customer Services Group, Information Technology Group, Global Infrastructure & Administration Group.
## SUBSIDIARIES

<table>
<thead>
<tr>
<th>Domestic</th>
<th>International</th>
</tr>
</thead>
<tbody>
<tr>
<td>ICICI Prudential Life Insurance Company Limited</td>
<td>ICICI Bank UK PLC</td>
</tr>
<tr>
<td>ICICI Lombard General Insurance Company Limited</td>
<td>ICICI Bank Canada</td>
</tr>
<tr>
<td>ICICI Prudential Asset Management Company Limited</td>
<td>ICICI Bank Eurasia Limited Liability Company</td>
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<td>ICICI Securities Holdings Inc.</td>
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Corporate Social Responsibility Initiatives

- Corporate Social Responsibility Vision

  Our vision is a world free of poverty in which every individual has the freedom and power to create and sustain a just society in which to live.

- Corporate Social Responsibility Mission

  The mission is to empower the poor to participate in and benefit from the Indian growth process through integrated action in the fields of primary health, elementary education, financial inclusion and sustainable livelihood. This will be achieved through active collaboration with the government and independent organizations.

- Elementary Education

  Advancing elementary education in government schools.

  School and Education teacher reform programme in Rajasthan

  Chhattisgarh curriculum and textbook development programme

- Sustainable Livelihoods

  Providing vocational and skill training for rural youth

  Expertise & Sustainability

  Skill and competency development

- Primary Health

  Improving health and nutrition for children and women.

  Jharkhand Sahhiya Programme

  Nutrition Programme in Baran, Rajasthan
• Access to Financial literacy Education
  Expanding access to financial services.

Insurance Plan

Commercial Banking Systems

ICICI AND EMPLOYEE ENGAGEMENT

The main strengths of ICICI Bank were its talent pool, complete product suite, large capital base, extensive customer relationship, strong brand franchise, technology-enabled distribution architecture, and universal banking presence. The bank placed utmost importance on employee engagement, and the following activities have been carried out to enhance it;

• Regular separate meetings with graduate engineering trainees and management trainees for regular feedback,
• Visits by relationship managers to the bank branches to understand and resolve staff problems/issues;
• Effective management of talent pool with fast track programs;
• Staff training at various levels in functional and managerial skills through classroom
• E-learning modules in areas of managerial effectiveness;
• Presentation skills and
• Business continuity plans
The ICICI Bank had a distinct 4-C approach that involved

- Customer focus: understanding and effectively meeting customer requirements.
- Cost control: centralized process, technology-enabled solutions, multi-channel delivery
- Cross-sell: maximized share of wallet, offering comprehensive solutions and
- Containing risk: effective risk management, risk-mitigating structures.

MEASURES TO IMPROVE EMPLOYEE ENGAGEMENT

- Using Technology for Inclusive Growth in Rural India
- Leveraging Human Capital for Business Growth
- Recognizing and Rewarding Gender Diversity
- Managing the Triad: Employee Behavior, Customers, and the Scale of Operations

The mantra at ICICI Bank is

(People x Process) x Technology = Customer Value.

Conclusion

Employee engagement is a partnership between a company and its employees where everyone works together to achieve the business objectives of the company and the aspirations of the employees. It is therefore largely the organization's responsibility to create an environment and culture conducive to this partnership, and a win-win equation. Employee engagement is a barometer that determines the association of a person with the organization. An associated or
engaged employee is, after all, a productive employee. However, in practice, engagement transcends this. It is about creating the passion among associates to do things beyond what is expected of them. A highly engaged employee will consistently deliver beyond expectations. A productive employee who has a sense of belonging and a strong bond with the company and its brand will create a ripple effect that results in a positively charged atmosphere in the organization. Some of the approaches aimed at improving employee engagement can significantly increase employee engagement and, in turn, this can have a measurable impact on HR variables such as retention and staff sickness. The links to wider impacts in areas such as client service, satisfaction levels and for private sector business – turnover and profitability – tend to be more tenuous; and increasing employee engagement is highly dependent on leadership and establishing two-way communication where people’s work towards better employee engagement without incurring high costs as long as there is the organizational determination to focus on this issue. Even in the absence of robust impact data, the principle of employee engagement is to be endorsed in terms of good practice in people management and the softer benefits this confers to organizations.

Organizations have to give their employees the freedom to make their work exciting and an environment having an engaged work life. With increase in responsibilities at home and a desire to excel in their careers, employees often get distracted from their work which needs to be taken care of. Employees are the assets of the organization and if they are not given a space whereby they can make a perfect blend of both work and fun, optimum performance from them may be difficult. Thus an organization should realize the importance of employees more than any other variable, as try to engage them in the utmost possible level by intriguing suitable measures.