

ICICI BANK LTD  
Form 6-K  
April 14, 2003

United States  
Securities and Exchange Commission  
Washington, D.C. 20549

**FORM 6-K**

Report of Foreign Issuer  
Pursuant to Rule 13a-16 or 15d-16 under  
the Securities Exchange Act of 1934

For the month of April 2003

**ICICI Bank Limited**

(Translation of registrant's name into English)

ICICI Bank Towers,  
Bandra-Kurla Complex  
Mumbai, India 400 051  
(Address of principal executive office)

Indicate by check mark whether the registrant files or will file annual reports under  
cover Form 20-F or Form 40-F.

Form 20-F X

Form 40-F   

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also  
thereby furnishing the information to the Commission pursuant to Rule 12g 3-2(b) under the Securities Exchange  
Act of 1934.

Yes   

No. X

If  Yes  is marked, indicate below the file number assigned to the registrant in  
connection with Rule 12g 3-2(b).

Not applicable.

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**INDEX TO EXHIBITS**

Item

1. Form 6k dated April 12, 2003
2. Press Release dated April 12,  
2003

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**SIGNATURES**

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Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Dated : April 12, 2003

For ICICI Bank Limited

By:           /s/ Jyotin Mehta          

Name: Jyotin Mehta

Title: General Manager & Company Secretary

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Mumbai 400 051**

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News Release

April 12, 2003

ICICI Bank branches in Gujarat and Mumbai to remain open on April 13 and 14, 2003

As stated in the press release issued on April 11, 2003 by ICICI Bank (NYSE: IBN), rumours have been circulated in the State of Gujarat regarding the Bank's financial position. ICICI Bank reiterates that the Bank is a solvent organisation and depositors', bondholders and lenders' funds are safe with ICICI Bank. The Reserve Bank of India has also issued a statement clarifying that ICICI Bank has adequate liquidity and its financial position is sound. However, consequent to the rumours, the Bank's branches in Gujarat and a few other locations have witnessed higher than normal customer transactions today. The Bank has made all necessary arrangements to service customers at its branches across the country. The Bank's ATMs are functioning normally. In order to service customer demands, the Bank's branches in Gujarat and Mumbai will remain open during normal business hours on April 13 and 14, 2003 in spite of these days being bank holidays.

ICICI Bank wishes to thank the Reserve Bank of India and other banks and institutions for their guidance and support.

About ICICI Bank

ICICI Bank is India's largest private sector bank and the second largest bank in India providing a broad spectrum of financial services to individuals and companies. ICICI Bank today services a growing customer base of more than 5 million customer accounts through a technology-backed multi-channel access network. This includes about than 450 branches and extension counters, 1,675 ATMs, call centres and Internet banking ([www.icicibank.com](http://www.icicibank.com)).

*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*

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*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 in 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.*

For further press queries please contact Madhvendra Das at 022-2653 8252 or email:

[madhvendra.das@icicibank.com](mailto:madhvendra.das@icicibank.com)

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