

Company – Executive Briefing

Executive Summary

ICICI Bank is a prominent global financial institution offering a comprehensive range of banking products and services. The bank caters to diverse client segments including personal, non-resident Indian (NRI), business, and corporate customers. It is positioned as a forward-thinking provider, emphasizing a simple, fast, and personalized digital banking experience across its widespread international operations.

Key Offerings & Business Segments

Core Banking: Personal, NRI, Business, and Corporate banking services.

Accounts & Investments: Savings accounts, fixed deposits, and pension schemes (NPS).

Cards & Loans: Credit cards, commercial cards, personal loans, home loans, and two-wheeler loans.

Digital Platforms: Mobile Banking (iMobile, WhatsApp Banking), Internet Banking, digital wallet "Pockets," and AI chatbot "Ask iPal."

International Services: International money transfer services (Money2World, Money2India).

Specialized Solutions: "Campus Power" offering financial and support solutions for students, parents, and educational institutions.

Strategic Direction & Initiatives

Continuously enhancing customer experience through a faster, fresher, and smarter digital banking platform.

Focus on delivering simple, fast, and personalized banking services across all channels.

Extensive adoption and promotion of digital banking technologies for customer convenience and efficiency.

Demonstrated commitment to Environment, Social, and Governance (ESG) principles, as highlighted in "About Us" information.

Market Positioning & Target Audience

ICICI Bank positions itself as a full-service, globally-operating financial institution, differentiating through digital innovation and a broad product suite. Its target audience is extensive, encompassing individual consumers (including non-resident Indians), small and large businesses, corporations, and specialized segments such as the educational community.