



Dear Ms. Prachi Kulkarni,

On behalf of ICICI Bank, I wish to express my appreciation for your participation in this Industry Academia Partnership.

Aligning higher education to the needs of the rapidly growing financial services industry, will enable the youth of India to fully capitalize on the growth opportunity in financial services. This will in turn empower the financial services sector with the talent it needs to support India's growth.

The commitment of educators like you, and the institutions you represent, in achieving this goal represents industry - academia partnership in the true spirit.

We look forward to partnering with you.

K. Vaman Kamath

K. V. Kamath
Managing Director & CEO