

Mail Stop 4561

May 30, 2006

K.V. Kamath  
Managing Director & Chief Executive Officer  
ICICI Bank Limited  
ICICI Bank Towers  
Bandura-Kurla Complex  
Mumbai 400051, India

**Re: ICICI Bank Limited**  
**Form 20-F for the Fiscal Year Ended March 31, 2005**  
**File No. 001-15002**

Dear Mr. Kamath:

We have completed our review of your Form 20-F and related filings and have no further comments at this time.

Sincerely,

Sharon Blume  
Reviewing Accountant