

**Press Release
For Immediate Release**

February 10, 2015

ICICI Bank launches 'Pockets', India's first digital bank on a mobile phone

- **'Pockets' allows any individual (account holder or not) to download and instantly activate an e-wallet.**
- **Users can fund it from any bank account in the country and start transacting immediately. It requires no documentation or branch visit.**
- **Users can also choose to add a zero balance Savings Account to it**
- **The e-wallet of 'Pockets' is India's most comprehensive wallet which can be used to pay on all websites and mobile apps in the country**
- **This e-wallet allows users to instantly send/request money to/from any e-mail id, mobile number, friends on Facebook and bank account**

Mumbai: ICICI Bank, India's largest private sector bank, today announced the launch of 'Pockets', India's first digital bank for the youth. Anyone, including those who are not customers of ICICI Bank, can easily download the e-wallet from Google Playstore, fund it from any bank account in the country and start transacting immediately. This wallet uses a virtual VISA card which enables the users to transact on any website or mobile application in India. Customers can also request for a physical card to use it at any retail outlet.

The wallet allows users to instantly send money to any e-mail id, mobile number, friends on Facebook and bank account. The users can pay bills, recharge mobiles, book movie tickets, order food, send physical & e-gifts, split and share expenses with friends by using this e-wallet.

Users can choose to add a zero-balance savings account to the wallet, which will allow them to earn interest on their idle money. The universal wallet and the savings account are the first two products to be launched as part of the 'Pockets' digital bank. These products come with a new youth centric look and feel.

Commenting on the launch, **Ms. Chanda Kochhar, Managing Director & CEO, ICICI Bank said,** "Today's youth wants everything instantly, on the go. 'Pockets' addresses this need by allowing anyone to open an account on their mobile phone in an instant and start transacting immediately. We believe that Pockets will help shape the future of digital payments in the country. We, at ICICI Bank, will continue to focus on innovations in technology to offer unique propositions that are simple, fast and convenient."

An illustration of the three easy steps to register for the wallet:

1. After downloading the wallet from Google Playstore, tap on 'create an account'. Enter basic details like name, mobile number, gender, email id, date of birth and address
2. Receive 'One Time Password'(OTP) on the mobile number to create user id and password
3. Load funds into 'Pockets' using any bank's net banking or debit card and start using immediately

Existing ICICI Bank savings account customers can also register for the e-wallet by simply using their internet banking login credentials and authenticating the OTP sent to their registered mobile number. Users can conveniently load funds into 'Pockets' using any bank's net banking or debit card.

The wallet comes with best-in-class security features. It allows only one registration for a unique mobile number and requires mandatory authentication with user id and password for every login, among others.

The other unique features of the e-wallet are:

- **Shop Anywhere:** The e-wallet uses a virtual VISA card with which users can shop online on any website or mobile application in India
- **Personalise themes:** Users can personalise the look and feel of 'Pockets' by choosing images and colour themes from a wide range of options
- **Set up favourites:** Users can set up 'favourites' from their contacts, thereby allowing them to make payments quickly
- **Add a zero balance savings account:** Users can request for a savings account to be added to the e-wallet. An ICICI Bank official will visit the user to open the savings account using Tab Banking.
- **Movies, Gifts, Recharges :** Users can recharge their phones, book movie tickets, pay utility bills and send gift coupons to their loved ones from a catalogue of 100 brands
- **Hashtag expenses:** Users can view their account statement and track their expenses by clubbing them under a hashtag
- **Split bills with friends:** This feature allows users to split-and-share expenses with friends
- **Exclusive deals:** Users can browse through the offer catalogue to get exclusive deals which are focused on the youth

To know more about 'Pockets' mobile account by ICICI Bank, please visit www.icicibank.com/pockets

The launch of 'Pockets' comes close on the heels of a slew of technology-led innovative services by ICICI Bank. These include the launch of the windows version of iMobile, new apps for Mobile Banking, fully automated 24X7 'Touch Banking' branches, Tab Banking and the country's first contactless debit and credit cards. We have also launched a website that offers seamless experience across devices such as desktops, mobiles and tablets and an upgraded internet banking platform that provides customised and personalised views. Last month the Bank launched 'icicibankpay', India's first service that allows users to send money over Twitter.

The Bank services its large customer base through a multi-channel delivery network of 3,850 branches – the largest branch network among private sector banks in the country, 12,091 ATMs, call center, internet banking (www.icicibank.com), mobile banking and social media banking (as at December 31, 2014).



ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Bandra (E) Mumbai-400051.

For news and updates, visit www.icicibank.com and follow us on Twitter at www.twitter.com/ICICIBank

About ICICI Bank Ltd: ICICI Bank Limited (NYSE:IBN) is India's largest private sector bank with consolidated total assets of US \$ 124.76 billion at March 31, 2014. Its subsidiaries include India's leading private sector insurance companies and among its largest securities brokerage firms, mutual funds and private equity firms. The Bank's presence spans 18 countries, including India.

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 and to successfully implement our strategy, future levels of nonperforming loans, our growth and expansion in business, the adequacy of our allowance for credit losses, technological implementation and changes, the actual growth in demand for 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. All reference to interest rates, penalties and other terms and conditions for any products and services described herein are correct as of the date of the release of this document and are subject to change without notice. The information in this document reflects prevailing conditions and our views as of this date, all of which is expressed without any responsibility on our part and is subject to change. In preparing this document, we have relied upon and assumed, without independent verification, the accuracy and completeness of all information available from public sources. ICICI Bank and the "I man" logo are the trademarks and property of ICICI Bank. Any reference to the time of delivery or other service levels is only indicative and should not be construed to refer to any commitment by us. The information contained in this document is directed to and for the use of the addressee only and is for the purpose of general circulation only.

For Media Queries:

corporate.communications@icicibank.com