

**Press Release
For Immediate Release**

January 19, 2015

ICICI Bank launches banking services on Twitter

- **First bank in India to allow money transfer on Twitter**
- **Customers can also check account balance, view last three transactions and recharge prepaid mobile**

Mumbai: ICICI Bank, India's largest private sector bank, today announced the launch of banking services on Twitter. Christened, 'icicibankpay', the first-of-its kind service in India enables ICICI Bank customers to transfer money to anyone in the country who has a Twitter account, check account balance, view last three transactions and recharge prepaid mobile in a completely secure manner.

Speaking at the launch, Mr. Rajiv Sabharwal, Executive Director, ICICI Bank said, "ICICI Bank has always been a pioneer in using path-breaking and innovative technology to reach out to its customers. It has been our endeavour to anticipate our customers' needs and be where our customers are. With the growing prominence of social media in every-day life, we believe our customers would be delighted to have yet another avenue which allows them to bank while they are on social media. In line with this, we introduced the world's most comprehensive banking facility on Facebook in 2013. Now, 'icicibankpay' will help our customers to execute banking transactions while they are socialising on Twitter. This innovation is in line with our philosophy of '*khayaal aapka*' wherein we offer products and services which make banking easier and more convenient for our customers."

Added Arvinder Gujral, Director, Business Development, Asia Pacific, Twitter, "Twitter always has and will continue to encourage innovation on our platform and we congratulate ICICI Bank for their creative use of Twitter in their new banking service. As a company that is focused on consumers, ICICI Bank has made the banking experience more convenient and personal through social media. This initiative with ICICI Bank is testament to the growing importance of Twitter as the best way for Indians to stay connected to their world."

Any ICICI Bank savings account customer, who has a mobile number registered with the bank and has a Twitter account, can access the facilities of 'icicibankpay'. The customer can send money to anyone in India even if the recipient does not have an ICICI Bank savings account.

To register for the service, a customer needs to follow the Bank's Twitter account, [@ICICIBank](#) and send a Direct Message (DM) in the format "#reg<space><registered mobile number with ICICI Bank>". As a safety measure, the customer will receive a 'one time password'(OTP) on her registered mobile number, which in turn is required to be sent as a DM from her Twitter account to the Bank's twitter account in the format "#regotp<space><OTP>".

An illustration of the four easy steps to register for 'icicibankpay':

1. Follow twitter.com/ICICIBank
2. Send DM: #reg<space><registered mobile number>
3. Receive six digit OTP on registered mobile number
4. Send DM: #regotp <space><OTP that you received>

Once registered, the customer can transfer funds, check account balance, view last three transactions and recharge prepaid mobile by simply sending a DM from her Twitter account to the Bank's Twitter account in the following formats:

- **Transfer money:** A unique feature that allows the customers of ICICI Bank to send money to anyone with a savings account and a Twitter account
 - #Pay<space> @<twitter account of the recipient> <space> <Amount>
 - Upon sending the DM on Twitter, the customer will receive a SMS on her registered mobile number with a four digit redemption passcode, which she will have to share with the beneficiary. This passcode is valid for usage within three days of the creation of the request
 - The beneficiary will also receive a Tweet from the bank with the link of its website
 - To receive money, the beneficiary has to click on the link sent by the bank, which will take her to a secured page on ICICI Bank's website. Here, the beneficiary will be required to verify her Twitter account along with providing name, account number, IFSC code of the account where she wants to receive the money and the four digit passcode received from the sender of the fund.
- **View account balance:** Using this, the customer can view her savings account balance
 - #ibal – to know balance in the primary account
- **View recent transactions:** This feature allows the customer to know the last three transactions of her savings bank account
 - #itran – to know last three transactions in the primary account
- **Recharge prepaid mobile:** Using this, customers can recharge their prepaid mobile phone
 - #TopUp<space><10-digit mobile no.> <space> <OperatorCode> <space> <Amount>
- **Help Service :** To seek clarification on the service, customers can send a Direct Message #Help to twitter.com/ICICIBank

To know more about 'icicibankpay' by ICICI Bank, please visit www.icicibank.com/twitter

This launch comes close on the heels of a slew of technology-led innovative services introduced by the Bank, including new apps for Mobile Banking, fully automated and available round-the-clock 'Touch Banking' branches, Tab Banking, banking services on Facebook, a website that offers a seamless experience across devices such as desktops, mobiles and tablets, iMobile for Windows phones, an upgraded internet banking platform



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that provides customised and personalised views, and the country's first contactless debit and credit cards.

The Bank services its large customer base through a multi-channel delivery network of 3,815 branches – the largest branch network among private sector banks in the country, 11,739 ATMs, call center, internet banking (www.icicibank.com), mobile banking and social media banking (as at September 30, 2014).

For updates, visit www.icicibank.com, follow us on 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. ICICI Bank's subsidiaries include India's leading private sector insurance companies and among its largest securities brokerage firms, mutual funds and private equity firms. ICICI Bank's presence currently 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.

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