

**Press Release
For Immediate Release**

July 20, 2017

ICICI Bank introduces instant personal loans through ATMs

- **Customers can get loans upto Rs.15 lakh instantly**
- **Fully digital and completely paperless procedure**

Mumbai: ICICI Bank, India's largest private sector bank by consolidated assets, announced the launch of instant disbursement of personal loans through ATMs. This service enables existing salaried customers of the bank to get pre-qualified personal loans in their savings account instantly, in a completely digital and paperless manner.

The facility improves customer experience as it offers a bouquet of unique features: swift application in simple steps, multiple eligible loan amount options upto Rs.15 lakh based on pre-checked CIBIL scores and instant transfer of the money to the customer's account. It also incorporates an additional level of authentication in order to make the security of the offering robust. Through this offering, a customer can get personal loans of upto Rs. 15 lakh for a fixed tenure of 60 months.

Talking about the initiative, Mr. Anup Bagchi, Executive Director, ICICI Bank said, "ICICI Bank has been at the forefront of digital innovations since its inception. The offering of instant personal loan at ATMs enables our customers to receive funds conveniently, when they choose to opt for the loan. We believe that this compelling proposition of a completely paperless procedure and instant disbursement of funds through our ATMs offers a unique experience to our customers. We at ICICI Bank will continue to focus on innovations in technology to offer such innovative services that are simple, fast and secure".

On completion of a transaction for balance enquiry or cash withdrawal, customers will be shown the option of availing the loan. Customers can avail this loan at any ICICI Bank ATM by following the below mentioned steps:

1. Select the required pre-approved loan offer. Multiple amounts may be shown depending on the customer's eligibility
2. Accept the auto populated interest rate, processing fee and EMI (Equated Monthly Installment) amount
3. Confirm on the terms and conditions displayed
4. Enter debit card PIN

Money gets transferred to the customer's account instantly on completion of this procedure. Customers can also avail personal loans from the Bank's website, iMobile – its mobile banking application as well as its branches.

For further details, visit: <https://www.icicibank.com/Personal-Banking/loans/personal-loan/atm-pl-disbursement.page>

ICICI Bank services its large customer base through a multi-channel delivery network of 4850 branches, 13882 ATMs, phone banking, internet banking (www.icicibank.com), mobile banking, banking on Facebook & Twitter and 'PocketsbyICICIBank' the country's first digital bank on mobile.

For updates, visit www.icicibank.com, follow us on www.twitter.com/ICICIBank.

About ICICI Bank Ltd: ICICI Bank Ltd (NYSE:IBN) is India's largest private sector bank by consolidated assets. The Bank's consolidated total assets stood at US\$ 152.0 billion at March 31, 2017. ICICI Bank's subsidiaries include India's leading private sector insurance, asset management, securities brokerage and primary dealership companies, and among the country's largest private equity firms. It is present across 17 countries, including India.

For media queries, write to: corporate.communications@icicibank.com

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