

**Press Release
For Immediate Release****January 21, 2020****ICICI Bank introduces 'Cardless Cash Withdrawal' through ATM using 'iMobile'**

- **Customers can withdraw cash from any ICICI Bank ATM without a debit card; available 24X7**

Mumbai: ICICI Bank today announced the launch of a '**Cardless Cash Withdrawal**' facility from its ATMs. This service enables customers to withdraw cash from over 15,000 ATMs of the bank by simply raising a request on 'iMobile', its mobile banking application. It is a simple and convenient way to withdraw cash without using a debit card. The 'Cardless Cash Withdrawal' service can be used for self-withdrawal when customers do not wish to carry the debit card. The daily transaction limit as well as per transaction limit is set at Rs. 20,000.

Speaking on the launch, **Mr. Anup Bagchi, Executive Director, ICICI Bank said**, "ICICI Bank has been at the forefront of digital innovations since its inception. The offering of 'Cardless Cash Withdrawal' from iMobile enables our customers to withdraw cash securely and conveniently for everyday usage and purchases, all from the convenience of their mobile phone. We believe that this proposition of cash withdrawal from an ICICI Bank ATM without using a debit card offers a speedy and unique experience to our customers. We at ICICI Bank will continue to focus on innovations in technology at all channels and touch-points that will bring more convenience to the customers."

Advantages of using the facility:

- **Convenience of usage** : No requirement to carry and use debit card or ATM PIN to withdraw cash for daily usage
- **Wide accessibility** : Available across all over 15,000 ICICI Bank ATMs
- **Convenient daily limit** : Cash upto Rs. 20,000 can be withdrawn on a daily basis
- **Safe and secure** : Safe and secure mode of cash withdrawal using iMobile

Below are simple steps to avail the 'Cardless Cash Withdrawal' using iMobile:

- Log into 'iMobile' app > select 'Services' and 'Cash Withdrawal at ICICI Bank ATM'
- Enter the amount, select account number, create a 4 digit temporary PIN and submit
- Immediately receive a reference OTP (One Time Password)
- Visit any ICICI Bank ATM > select Cardless Cash Withdrawal > enter mobile number > reference OTP number > temporary PIN > Amount

The cash withdrawal request and OTP are valid upto next day midnight.

To know the location of nearby ICICI Bank ATM, visit <http://bit.ly/ICICIATMS>



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

To know more about 'Cardless Cash Withdrawal', visit <https://www.icicibank.com/mobile-banking/cardless-cash-withdrawal-self.page>

For news and updates, follow us on Twitter at www.twitter.com/ICICIBank; for media queries, write to: corporate.communications@icicibank.com

About ICICI Bank: ICICI Bank Ltd (BSE: ICICIBANK, NSE: ICICIBANK and NYSE:IBN) is a leading private sector bank in India. The Bank's consolidated total assets stood at ₹12,88,190 crore at September 30, 2019. ICICI Bank's subsidiaries include India's leading private sector insurance, asset management and securities brokerage companies, and among the country's largest private equity firms. It is present across 15 countries, including India.

Certain statements in this release relating to a future period of time (including inter alia concerning our future business plans or growth prospect s) are forward - looking statements intended to qualify for the 'safe harbor' under applicable securities laws including the US Private Securities Litigation Reform Act of 1995. Such forward - looking statements involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward - looking statements. These risks and uncertainties include, but are not limited to statutory and regulatory changes, international economic and business conditions; political or economic instability in the jurisdictions where we have operations, increase in non - performing loans, unanticipated changes in interest rates, foreign exchange rates, equity prices or other rates or prices, our growth and expansion in business, the adequacy of our allowance for credit losses, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks, changes in India's sovereign rating, as well as other risks detailed in the reports fi led by us with the United States Securities and Exchange Commission. Any forward looking statements contained herein are based on assumptions that we believe to be reasonable as of the date of this release. ICICI Bank undertakes no obligation to update forward - looking statements to reflect events or circumstances after the date thereof. Additional risks that could affect our future operating results are more fully described in our filings with the United States Securities and Exchange Commission. These filings are available at www.sec.gov