

**Press Release
For Immediate Release**

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ICICI Bank launches next generation features on iMobile

- **Customers can now instantly pay taxes, book rail tickets and send image of their cheque for Positive Pay on iMobile**

Mumbai: ICICI Bank, India's largest private sector bank, has added five new industry-first features on its mobile banking app, 'iMobile', taking the total number of services that the users can avail of to over 150. The first-of-its-kind pioneering features enable the customers to enjoy the convenience of instant tax payment from within the app, book rail tickets, add an extra layer of security to their cheque based transactions with 'Positive Pay', apply for a personalised Expressions Debit Card and purchase travel & motor insurance as well as mutual funds. These new features make 'iMobile' the most comprehensive mobile banking app by any Indian bank.

Rajiv Sabharwal, Executive Director, ICICI Bank said, "At ICICI Bank, we believe in investing in innovative technology much ahead of its time. In line with this philosophy, we have introduced many industry firsts like Internet, mobile, social media banking, contactless cards and a digital bank on mobile among others. Today, over 60% of our transactions are carried out on the new age digital platforms. With India emerging as the second largest market globally for mobile subscribers as well as smartphones, it has been our strategy to offer a world class, industry leading and consistently path breaking mobile banking experience to our valued customers. The 'all-new-features' of instant tax payment, rail ticket booking and Positive Pay for safeguarding cheques are a result of extensive research that has evolved into a comprehensive platform addressing every banking need of the customer."

The new industry first features on iMobile include:

- **Instant tax payment:** Customers can now pay their 'Self-Assessment Tax' or 'Advance Tax' instantly from iMobile. The app automatically pre-fills many details like name and address from the Bank's database making it convenient for customers, as they are not required to enter their basic details. They can also view challans for the past payments as well as pay tax on behalf of others with a few clicks.
- **Book train ticket:** Using iMobile, customers can buy railway tickets, check PNR status and avail a host of other booking related services directly from within the app. The customer friendly interface also allows users to check their booking status.
- **Safeguard cheques with 'Positive Pay':** This feature enables customers to safeguard cheques issued from their ICICI Bank account by providing the cheque details to the bank before giving the cheque to the beneficiary. All one needs to do is access 'Positive Pay' in iMobile and mention details like cheque number, date, payee name, account number & amount and click the images of the front and reverse side of the cheque, before handing it over to the beneficiary. When the image of the cheque comes for clearing from the beneficiary bank, ICICI Bank matches it with the details provided by the customer through the iMobile application. Only if the details match, the cheque is honoured.

- **Purchase travel & motor insurance from ICICI Lombard and mutual funds from over 19 AMCs:** Additionally, customers can link any existing ICICI Prudential or ICICI Lombard policy and check their policy details on iMobile.
- **Personalise 'Expressions Debit Cards':** Customers can apply and personalise their Expression Debit Card by using pictures from their mobile phone or from the Bank's design gallery available on iMobile.

To read more on the features, visit www.icicibank.com/imobile

iMobile is available on all mobile platforms including Android, iOS, Java, Windows and Blackberry. The upgraded app is available for download on Google Play store and Apple app store. Any ICICI Bank savings account customer, who has a mobile number registered with the Bank can download the iMobile application.

ICICI Bank is the most comprehensive player in the Indian mobile banking industry. It is '*numero uno*' in value of transactions with over Rs 76,000 crore worth of transactions from April 2015 to January 2016 (As per the latest available report on RBI website). It also has the maximum number of transactions in mobile banking among private sector banks in the same period with close to five crore transactions. It was the first bank to launch a mobile banking application in India, iMobile in 2008. The Bank's 'iBizz' mobile banking application extends the convenience of mobile banking to SMEs and corporate customers.

The Bank also introduced India's first digital bank on mobile, 'Pockets'. This comprehensive application allows anyone, even those who are not customers of ICICI Bank to instantly download, fund the wallet from any bank account and use it. 'Pockets' is also the world's first mobile application to integrate mVISA payment solution that enables QR code based payments. It also has a slew of solutions for peer-to-peer payments including those on social profiles like WhatsApp, email, phone contacts and Near Field Communication (NFC) technology. In a short span of time, 'Pockets' has over 3.6 million downloads; over 75% of them are new to the Bank. ICICI Bank recently unveiled 'touch&pay' on 'Pockets', the country's first contactless mobile payment solution to facilitate in – store payments from smartphones.

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

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 with consolidated total assets of US \$ 138.67 billion at March 31, 2016. ICICI Bank's subsidiaries include India's leading private sector insurance companies, securities brokerage firms, mutual funds and private equity firms. ICICI Bank's presence currently spans 17 countries, including India.

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