

**Press Release
For Immediate Release**

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ICICI Bank announces launch of 'Mera iMobile', India's first mobile banking application for rural customers

- **Even customers of other banks can use it**
- **The app also offers value-added services like mandi prices and weather trends**
- **Available in eleven Indian languages, the most in the industry**

Mumbai: ICICI Bank Ltd., India's largest private sector bank by consolidated assets, announced the launch of a unique mobile banking app for rural customers that allow them to access banking services as well as information on agri services. Anyone including non-ICICI Bank customers can also download and use the app which is available in eleven Indian languages.

Christened, 'Mera iMobile', it allows users in rural areas to avail as many as **135 services -- some of which are unprecedented in the industry --** on their mobile phone, helping them to save the time and cost of visiting a branch to avail these services. The list of services include Kisan Credit Card, Gold Loan, Farm Equipment Loan and loans to Self-Help Groups (SHGs). The app also enables them to undertake an array of frequently used banking services from their smartphone, **without using mobile internet services.**

Additionally, it is the first banking app to offer **agriculture related information** like **crop-wise mandi prices** of nearly 230 crop varieties across 460 mandis. It also displays taluka-wise **weather update** for close to 3700 talukas across and over 300 districts, aiding farmers to plan their sowing and harvesting activities conveniently and in an informed manner. **'Mera iMobile' is the only banking app to provide these value added services in one single app for the rural customer.**

Ms. Chanda Kochhar, MD & CEO, ICICI Bank said, "At ICICI Bank, we believe in investing in innovative technology much ahead of its time. In line with this philosophy, ICICI Bank has pioneered many innovative solutions for its customers like internet, mobile, Tab and 'Touch Banking' branches among others. Today, India has the second largest - internet user base and smartphone market globally. We envisage that the next wave of growth in internet usage will come from rural India due to growth in cheaper smartphone handsets, spread of wireless networks and evolving consumer behavior.

With the new 'Mera iMobile', we will offer our rural and semi-urban customers a unique and unparalleled experience in their interactions with the bank. 'Mera iMobile' is a result of extensive research and has evolved into the country's first comprehensive offering for rural customers on smartphone with 135 services and in eleven Indian languages. It enables any user, even if they are not ICICI Bank customers, to download the app and get access to agri related advisory on mandi prices and weather. These aid in saving time and effort of travel to the branch and the mandi for various services. We believe this app will resonate with the needs of the rural customers and **aim to have over half a million downloads in the next six months."**

'Mera iMobile' has been specially created to be 'light' to enable customers in rural and semi-urban markets to download and run it easily even with low internet speed. To further aid quick download of the app, the Bank will introduce **'WiFi enabled posters'** at its rural and semi-urban branches. To begin with, these posters will be deployed across **700 of the Bank's branches**. The Bank also plans to mount these posters on vans and cycles to enable download of the app at places with high footfalls like haats and common areas in villages.

Any ICICI Bank customer with a rural savings account / Kisan Credit Card/ Gold Loan/ Self-Help Group/ other agri loans can download 'Mera iMobile' from Google Play store on their Android smartphone. Non-ICICI Bank customers can also download to use the agriculture advisory related services.

The key services of 'Mera iMobile' are:

- **Integrated offering of rural banking accounts in the app:** It is the only banking app to offer rural banking services like **Kisan Credit Card (KCC), gold loan, loans to SHG and tractor loans**. Customers can now view details including outstanding interest, available limit, account statement, among others, on the app itself. They can also make payments from within the app from their linked savings account for KCC. Shortly, customers will also be able to renew these loans from the app itself.
- **Value-added services of agri-information:** Users can avail information on weather and prevailing crop prices from the app. It is the first banking app to offer these additional services. Anyone, including non ICICI Bank customers can download the app to avail the advisory related services. To begin with, this information will be available in agri-dominant districts.
- **Availability of services without using mobile internet services:** The app offers 14 frequently used banking services which can be used without using mobile internet services. These SMS based services that can be done from 'Mera iMobile' are a marked improvement over the SMS Banking services available in feature phones. Available as pre-formatted templates, customers can conveniently complete their frequent transactions by simply adding few details. These services include fund transfer, bill payment, cheque book request, recharges and balance enquiry among others.
- **Offers the app in multiple languages:** The app is available in eleven Indian languages and English. The languages include Hindi, Marathi, Gujarati, Tamil, Telugu, Kannada, Malayalam, Bengali, Odia, Assamese and Punjabi. It is also the first banking app to offer UPI services in multiple Indian languages.

To read more about 'Mera iMobile', visit <https://www.icicibank.com/meraimobile>

This announcement is a part of the Bank's continuing effort to provide a robust digital ecosystem across the country, including rural India. Recently, the Bank had announced that it will transform **100 villages into 'ICICI Digital Villages'** in as many days, making it the largest village promotion programme in the country encompassing digitisation of transactions & commercial activities, vocational training and credit facility to help villagers earn a sustainable livelihood.

ICICI Bank is by far the largest private sector bank in the financial inclusion space in India. Over 50% of the Bank's wide branch network is in rural and semi-urban areas with over 2300 branches. Significantly, of these branches, 473 branches have been set up in unbanked villages which were devoid of any banking facility hitherto. At December 31, 2016, ICICI Bank had 21 million Basic Savings Bank Deposit Accounts (BSBDA), of which, 3.2 million were opened under the Pradhan Mantri Jan-Dhan Yojana (PMJDY), by far the highest among private sector banks.

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\$ 144.7 billion at September 30, 2016. 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 17 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 non-performing 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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