

**Press Release
For Immediate Release**

July 7, 2020

ICICI Bank crosses milestone of 1 million users on WhatsApp banking platform

- **The Bank has achieved the milestone in a short span of three months**
- **Aims to double the user base in next three months**

Mumbai: ICICI Bank today announced that it has crossed a milestone of 1 million users on its WhatsApp banking platform. The Bank introduced banking services on WhatsApp three months ago to enable its retail customers to undertake a slew of banking requirements from their home at a time when they are advised to stay indoors in the wake of the Coronavirus pandemic. The Bank has received an encouraging response from its customers in such a short span and aims to double the number in next three months.

To begin with, the Bank introduced services like savings account balance, last three transactions, credit card limit, get details of pre-approved instant loan offers and block/unblock credit & debit card in a secure manner with end-to-end encryption for all messages. Recently, the Bank has added several new features like opening instant savings account in a few minutes, access to pdf for our partnered newspapers / magazines, locating nearby essential stores and opting for loan moratorium to this service. The Bank has also introduced this service to its NRI customers.

Services like checking account balance, last three transactions, applying for loan moratorium and revising credit card limit have seen the maximum usage.

Commenting on the milestone, Bijith Bhaskar, Head- Digital Channels & Partnership, ICICI Bank said, "With the growing prominence of social media in every-day life, we believe that WhatsApp banking has offered immense convenience to our customers as it allows them to bank while they are on WhatsApp. Customers can access a host of their banking requirements on their own, without visiting a branch. Over a million of users have adopted the service in a short span of three months. We have mostly seen that millennials across the country are using WhatsApp for their banking needs. With the encouraging response, we aim to double the number of users in next three months to 2 million."

Customer has to follow below given quick steps, to avail the banking services on WhatsApp:

- **Save number and say 'Hi':** The customer simply needs to save ICICI Bank's verified WhatsApp profile number, 86400 86400, to his/her 'contacts' on the mobile phone. Send <Hi> to this number from his/her mobile number which is registered with the Bank. The Bank will respond with a list of services available
- **Type keyword for service:** From the list of services, type the keyword of the service required (keywords are highlighted in the conversation for easy recognition), example : <Balance>, <Block> etc. The service is carried out and displayed instantly.



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To know more, visit: <https://www.icicibank.com/online-services/WhatsApp-Banking/index.page>

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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 ₹13,77,292 crore at March 31, 2020. 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 prospects) 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 filed 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