

# Now, personal loans from ICICI Bank via ATMs

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**Mumbai, July 20:** ICICI Bank has launched a facility whereby its existing salaried customers can avail personal loans at ATMs. These customers can get pre-qualified personal loans in their savings accounts instantly.

In a statement, India largest private sector bank by consolidated assets, said the facility offers a bouquet of features — swift application in simple steps, multiple eligible loan amount options up to Rs. 15 lakh based on pre-checked CIBIL scores, and instant transfer of the money to the customer's account.

The facility also incorporates an additional level of authentication to make the security of the offering robust.

Through this offering, a customer can get personal loans of up to Rs. 15 lakh for a fixed tenure of 60 months. On completion of a transaction for balance enquiry or cash withdrawal, customers will be shown the option of availing the loan (at ICICI Bank ATM).

Customers can avail this loan at any ICICI Bank ATM in four steps — select the required pre-approved loan offer; multiple amounts may be shown depending on the customer's eligibility; accept the auto populated interest rate, processing fee and equated monthly instalment (EMI) amount; confirm the terms and conditions displayed; and enter the debit card PIN.

The statement said money will get transferred to the customer's account instantly on completion of this procedure.

Customers can also get personal loans through the bank's website, its mobile banking app iMobile, as well as its branches.

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