

# Products & Services



## PRODUCTS AND SERVICES

ICICIdirect.com has pioneered a range of products and services that help you grow your investments and achieve your financial goals with ease.

This booklet gives you an understanding of different products and services, available to you through your ICICIdirect.com account. With the click of a button you can buy shares, mutual funds and insurance without any hassles.

You can refer to the ICICIdirect Institute Knowledge Sessions online to know more about specific services or attend any of the ICICIdirect Institute Knowledge Sessions at an ICICIdirect store near you. Please use the store locator on the ICICIdirect.com website to find your nearest ICICIdirect Neighbourhood Financial Superstore.



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## 1. INVESTMENTS

### Shares

#### Cash:

Ideal for beginners and investors who are looking for medium to long term capital appreciation from the equity market.

Cash orders are for transactions intended for delivery.

In case of Buy Orders, 100% of the order value is blocked out of the total available limits in your trading account. If you buy a share you get delivery in your demat account in 2 working days (Settlement cycle<sup>7</sup>).

In case of Sell Orders, you need the shares in your demat account. The money from the sale of shares is credited to your bank account in 2 working days.

*To trade in Cash, refer to page no. 5 - 12 of the enclosed demo book.*



## Margin:

Ideal for intra-day traders who need leverage, are willing and are able to bear the associated risk.

In margin orders, you can take an exposure upto 5 times the allocated amount. However, you will need to provide an additional margin for any subsequent Mark to Market<sup>3</sup> losses. You can choose to convert to delivery anytime before the square-off<sup>11</sup> timings. You can also short sell<sup>8</sup> the shares under the margin product.

All trades executed under the margin product should be squared off<sup>11</sup> by you on the same day within the stipulated time frame. If you do not square off<sup>11</sup> the shares within the stipulated time, then ICICIdirect.com holds the right to square off<sup>11</sup> the same thereafter automatically, at the prevailing market rate.

*To trade in Margin, refer to page no. 16 - 17 of the enclosed demo book.*

## MarginPLUS<sup>®</sup> :

Ideal for the highly aggressive trader who wants higher returns, higher exposure and is able to take higher risks.

In MarginPLUS<sup>®</sup>, you can take a higher exposure upto 33 times of the allocated amount (subject to the stop loss<sup>9</sup> percentage preferred by you). Since a cover order is mandatory, your loss would be limited in case of a reverse movement of the stock.

High exposure and risk limitation makes this an excellent product for intra-day traders.

*To trade in MarginPlus<sup>®</sup>, refer to page no.18 - 21 of the enclosed demo book.*



## Derivatives

### Futures:

A product for investors who want to take higher exposure or plan to hedge their cash and derivatives transactions.

In Futures trading, you can take buy/sell positions in index or stock(s) contracts expiring in different months. If during the course of the contract life, the price moves in your favour (rises in case you have a buy position or falls in case you have a sell position), you make a profit. In case the price movement is adverse, you incur a loss.

To take the buy/sell position on index/stock Futures, you have to place a certain percentage of the order value as margin. With Futures trading, you can leverage your trading limit by taking buy/sell positions much more than what you could have taken in the cash segment. However, the risk profile of your transactions goes up.

### FuturePlus:

In FuturePlus, you could take buy/sell positions in future contracts with the intention of squaring off<sup>11</sup> your position on the very same day before the end of market hours.

If during the day, the price moves in favour (rises in case of a buy position or falls in case of a sell position), then you would make a profit and vice versa. In this product you can trade in Futures at lower margins.

*To trade in Futures, refer to page no. 22 - 24 of the enclosed demo book.*

*To trade in FuturePlus, refer to page no. 22 - 25 of the enclosed demo book (follow the same process as Futures).*

## Options:

Ideal for investors who would prefer to cash in on the trends in market, primarily for the purpose of enjoying higher returns. Investing in Options is also suitable for those who want to play safe by capitalizing on the limited downside risk.

Options trading involves trading in Index or Stock contracts with various strike prices<sup>10</sup> expiring in different months.

There are two basic types of options :

Call option: The buyer of a Call has the right but not the obligation to purchase the underlying asset at the specified strike price by paying a premium<sup>6</sup> whereas the seller of a Call has the obligation of selling the underlying asset at the specified strike price. The buyer pays premium<sup>6</sup> and the seller pays margin.

Put option: The buyer of a Put has the right but not the obligation to sell the underlying asset at the specified strike price by paying a premium<sup>6</sup> whereas the seller of a Put has the obligation of buying the underlying asset at the specified strike price.

The loss for the buyer is to the extent of premium<sup>6</sup> and the profit is unlimited. While for the seller, the profit is to the extent of premium<sup>6</sup> and loss is unlimited.

*To trade in Options, refer to page no. 26 - 27 of the enclosed demo book.*

## Mutual Funds:

Investing in Mutual Funds is now just a click away. No more paper work is required.

Funds can be transferred to your account online. What's more, you can also apply and purchase MF schemes online.

You can now, invest in schemes and track their performance through ICICIdirect.com with the latest research and information easily available online.

*View your holdings along with NAV<sup>4</sup> details and the returns by just logging on to ICICIdirect.com*

### ICICI Home Finance Company Fixed Deposits:

Investing in HFC FD is a good option to save money on a monthly or quarterly basis. These serve as safe investments and also give high returns.

The minimum amount you can deposit starts from as low as Rs. 5,000 per application. You may also deposit more money but in multiples of thousands. This fixed deposit ensures guaranteed returns in comparison to low returns of debt funds in volatile interest rate regime.

HFC FD provides liquidity and fulfils a periodic requirement of funds without sacrificing long term returns. Interest earned up to Rs. 5,000 in a fiscal year is exempted from income tax.

*This fixed deposit is rated as AAA by CARE & MAAA by ICRA.*





## 2. INSURANCE

### Life Insurance:

Life Insurance today is not only about protection against uncertainties, but is also gaining wide acceptance as an investment.

To choose from a wide spectrum of insurance products like term plans, health plans, single premium plans and retirement plans available through ICICI Prudential Life Insurance, just log on to ICICIdirect.com.

### General Insurance:

Now, you can also choose to cover all your general insurance needs like health insurance, home insurance, motor insurance and overseas travel insurance.

Just log on to ICICIdirect.com and choose from a range of policies available through ICICI Lombard General Insurance.



### 3. LOANS

#### Personal Loan:

Any personal needs or contingencies can be funded through personal loans.

Loans are available from Rs. 20,000 to Rs. 15 lakhs and ranging from a period of 1 year to 4 years.

Getting a personal loan is now possible in just four easy steps:

- Login to ICICIdirect .com
- Select Loans, then select sub section Pre-approved Loans
- Select Apply Now option in Pre-approved Loans section
- Select type of loan, loan amount & tenure and apply for a Pre-approved Loan online

#### Home Loans:

Buy your dream home or renovate your house the way you always wanted it with a home loan or home improvement loan.

Apply online for a ICICI Bank Home Loan and realise your dreams.

### Loans Against Shares:

Get a loan against the pledge<sup>5</sup> of shares and investments (like mutual funds, insurance policies and KVP/NSC). You can operate the loan account like an ordinary current account with an overdraft facility. Interest would be charged only on the amount you use and for the time span used.

### Flexicash:

If you hold a salary account with ICICI Bank, this overdraft facility is available to you.

You can withdraw money either through the ATM or issue cheques from your current account (similar to salary/savings account). You can pay back the principal amount used, either in parts or as a lump sum, as and when you have the money.

Interest is charged only on the amount you use and not on the entire principal.

## Auto Loans:

If you are planning on buying a car for personal use, this loan facility is for you.

- Tenure: 12 - 60 months
- Repayment done by EMIs



## 4. SERVICES

### Shares as Margin:

Ideal for those who trade in derivatives. An exclusive service which allows you to pledge your securities in favour of ICICIdirect.com

Limits are given against these securities in the Futures and Options Segment. On depositing securities, F&O limit increases immediately by the 'value of deposit after haircut'<sup>1</sup>.

Closing price of the stock on the previous day is the valuation price and the haircut<sup>1</sup> percentage is specified by ICICIdirect.com

### Online Password Re-generation :

In case your password has been lost, this service will allow you to regenerate one instantly, without any hassle.

With this service the wait to get a new password is cut short to a few minutes. This facility ensures continuity of trading.

For online password regeneration, kindly follow the path given below:

[ICICIdirect.com](#) → [Customer Service](#) → [Online Password Regeneration](#)

### ICICIdirect.com - On The Move:

Now trade at high speeds on low bandwidth connections like data card and GPRS.

This link on ICICIdirect.com can be accessed from any internet connection and is especially convenient for low bandwidth connections like data card, dial-up and GPRS.

The speed is much faster since there is a restriction on image download.

### ICICIdirect Institute Knowledge Sessions:

These programs are conducted every week at the ICICIdirect Stores on various subjects like: Understand Online Trading, Derivatives Focus, Shares Simplified, Insurance Intelligence, Mutual Fund Primer etc.

To register for the Customer sessions, kindly follow the path given below:

[ICICIdirect.com Website](#) → [Customer Service Page](#) → [Register for Customer Sessions](#)



## 5. TROUBLE SHOOTING

### How do I allocate funds ?

1. You need to deposit money in your saving bank account in case you wish to purchase.
2. On the trading page, select the option of Modify Allocation.
3. In the Modify Allocation screen under the option of Secondary Equity Market, choose the option ADD.
4. Fill in the amount that you want to allocate for trading and then click on the Submit button (While entering the amount please do not enter any characters).
5. You will get the confirmation - Your allocation transaction is complete.
6. Please refer to Demo Book for step-by-step guidance

### What is the process of account activation?

1. Login to ICICIdirect.com and go to the Customer Service section.
2. Click on the link Activate Your Trading Account under the heading Customer Tools.
3. Mention all the necessary details on the activation page and then click on the Request For Activation button to activate your trading account.
4. Please refer to Demo Book for step-by-step guidance.

### I need a personal demo on trading. Can I walk into any ICICIdirect Neighbourhood Financial Superstore for this?

Yes, you can visit any ICICIdirect Neighbourhood Financial Superstore for a personal demo. Login & click on Store Locator to find the store nearest to you.

### I have forgotten my password, how can I get it?

On the Customer Service page select the option Unlock Trading Account or Issue New Password under the head Customer Tools. Fill in the required details and click on the Send Request button. You would receive a new password within 7 - 10 days.

### What is ARN Number? Where can I get it?

ARN number is Application Reference Number .

ARN number is sent to you in the pin mailer along with the password.

### How do I generate password online?

On the Customer Service page select the option Online Password Regeneration. Follow the instructions to get the new password activated.

### Whom can I contact for any assistance required?

Incase you are facing any trading related queries, please feel free to call us on our Helpline No. 022- 28307777 or write to us at [helpdesk@icicidirect.com](mailto:helpdesk@icicidirect.com) to get your queries answered within 48 hours.

To view our list of dedicated 24 hours customer care numbers, kindly follow the path given below:

[ICICIdirect.com](#) → [Customer Service Page](#) → [Service Issues](#) → [24-hour Customer Care number](#)



## 6. FAQ

### I want to buy some shares. I do not have any money in my bank account. What do I do?

Please deposit a cheque/cash in your bank account by filling the pay-in slip. In case of a cheque, the money should come into your bank account as soon as the cheque is cleared. Once you have funds in your bank account, you need to allocate the required amount for trading. Alternatively, you can sell some shares from your demat account in the Cash Segment and use the money to purchase the shares you want to buy. The amount of money required before placing a Buy Order or a Margin Sell order would depend on the value of the order.

### I have deposited a cheque but I am still not able to place a purchase order ?

There could be two reasons for this: either the cheque is not cleared or you do not have an adequate Trading Limit. Please check your bank balance to find if you have adequate money in your bank account. Contact your ICICI Bank branch to find the reason.

Even if you have adequate money in your bank account you will get the limit only after you allocate some money for trading or investment.

### On which exchanges will I be able to buy and sell shares?

ICICIdirect.com offers its customers execution capability on the National Stock Exchange of India Ltd. (NSE) and Bombay Stock Exchange Ltd. (BSE).

### Which shares will I be able to buy and sell?

You will be able to buy and sell shares in the Cash Segment that are traded in the compulsory dematerialised form on the exchanges. As of date, you may trade in more than 1,200 stocks in NSE and more than 3,000 stocks in BSE through ICICIdirect.com. Of these stocks, you may place orders for frequently traded stocks in the Margin Segment.

### Do I get online confirmation of orders and trades?

Yes, you get online confirmation of orders and trades - the status of any order is updated on real-time basis in the Order Book. As soon as you place your order they are validated by the system and sent to the exchange for execution. The entire process is fully automatic and there are no manual interventions. You will also receive an e-mail confirming the orders placed by you at the end of the trading day. Digitally signed contract notes will also be sent via e-mail for the orders executed during the trading day. The digitally signed contract notes are also available on the Customer Service page on the site.

### Do I need to have money before buying of shares?

Yes, you need to have money in your bank account before placing an order. Alternatively, if you have sold some shares, the sale proceeds can be used to buy the shares you want.

### Can I go short?

Yes, you can go short in the Margin Segment. However, such Sell positions need to be closed out before the specified time, before the end of the settlement. You cannot go short in the Cash Segment. Here, you can sell only those shares which are there in your demat account.

### Can I cancel my order into the system?

Yes, you can cancel an order any time before execution. You can do this by accessing the Order Book page and clicking on the hyperlink for Cancel against the order which you wish to cancel. In case the order is already partly executed, only the unexecuted portion of the order can be canceled.

### Can I withdraw the amount allocated for trading?

Just like the way you allocate funds for trading, in the same way you can reduce the amount allocated by you for trading. Provided it has not been blocked on account of Orders placed by you. Once any amount is deallocated, it can be withdrawn from the bank.

### Where can I get the list of superstores?

On the top right column of the Home Page, select Locate your Neighbourhood Financial Superstore to find the list of superstores.

### How do I change my contact details?

On the Customer Service page select the option Personal Details under the head Customer Tools.

### How can I learn more about trading and investing?

There are customer sessions known as ICICIdirect Institute Knowledge Sessions. To register yourself, click on Register for Customer Sessions on Customer Service page.

## Glossary

Haircut<sup>1</sup>: Haircut refers to the percentage which is reduced from the value of shares for giving limits.

Hedging<sup>2</sup>: Hedging is a strategy designed to minimise exposure to an unwanted business risk, particularly in inflationary economies, while still allowing the business to profit from an investment activity.

Mark to market<sup>3</sup>: Mark to market is the act of assigning a value to a position held in a stock based on the current market price for that stock.

NAV<sup>4</sup>: NAV is a mutual fund's price per share. NAV per share is computed once a day, based on the closing market prices of the securities in the fund's portfolio.

Pledge<sup>5</sup>: Pledge refers to the creation of lien of securities in another party's favour.

Premium<sup>6</sup>: Premium is the up-front margin which a buyer is required to pay for entering an Options contract.

## Glossary

Settlement cycle<sup>7</sup>: It is a process of settlement which takes place in T+2 working days where T is the date of the trade.

Short sell<sup>8</sup>: Short selling is the practice of selling securities the seller does not own, in the hope of repurchasing them later at a lower price.

Stop loss<sup>9</sup>: A stop loss is an order to buy (or sell) a security when the price of the security climbs above (or drops below) a specified stop price.

Strike price<sup>10</sup>: It is the price at which the underlying asset is agreed to be bought or sold.

Square off<sup>11</sup>: Square off order is an order placed to close a position.

## Customer Care Numbers

Ahmedabad: 6630 9890

Bangalore: 41131877

Chandigarh: 5055700

Coimbatore: 4358000

Delhi (Mobile): 9818178000

Gujarat: 9898278000

Himachal Pradesh: 9816608000

Jamshedpur: 9934008000

Kerala: 9895478000

Lucknow: 9936218000

Mumbai: 28307777

Patna: 9934008000

Rajasthan: 9829222292

Tamil Nadu: 9894478000

Uttaranchal: 9897308000

Andhra Pradesh: 98495 78000

Bhubaneswar: 9938488000

Chattisgarh: 9893208000

Cuttack: 9938488000

Darjeeling: 9933008000

Guwahati: 9954108000

Hyderabad: 23128000

Jharkand: 9934008000

Kochi: 9895478000

Madhya Pradesh: 9893208000

Orissa: 9938488000

Pune: 9890478000

Ranchi: 9934008000

UP East: 9936218000

West Bengal: 9933008000

Assam: 9954108000

Bihar: 9934008000

Chennai: 42088000

Delhi: 41718000

Goa: 9890478000

Haryana: 9896178000

Indore: 4022005

Karnataka : 9845578000

Kolkata: 9831378000

Maharashtra: 9890478000

North East: 9862408000

Punjab: 9815558000

Siliguri: 9933008000

UP West: 9897308000



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