

Frequently Asked Questions



Classroom Programme Related FAQs

I have never invested before. How will your educational programmes benefit me?

Today, investment is a necessity of life which no one can choose to avoid. Investing is the only way to ensure that whatever money we save, grows in value over the years and helps us in multiple ways, like retire comfortably, or tide over difficult times. If we do not invest, the money will not grow over and above what we have saved. With passage of time, the value of money you have saved will even keep on diminishing because of inflation. If you are not investing already, then you should start investing at the earliest.

Once you have decided to invest, you have to know as to where to invest, and how to invest in the best possible way. To answer this, you need to educate yourself. It is after all your money. Why depend on others to tell you what to do with it? It is like letting someone else drive your car, and that too at a destination that he decides, not you!

It is of utmost importance that you make the decision as to where to put in your money. We have seen people take the wrong advice, lose the money, and get off the markets thinking that Investing is too tough and not for them.

This is where ICICIdirect Centre for Financial Learning can help you. We will tell you what are the various Investment options that you have, how you can choose which one is the best for you, and ways to invest in these. You also get to know what the best practices, mistakes to avoid and many other useful practical pointers. These will give you the confidence and put you in control of your portfolio.

So, invest in your education with us, to get a head start in investing!!

I am already investing. Why should I attend your programmes?

Even if you are already investing, you should attend our programmes primarily for a re-capitulation of your concepts, and also to learn a sea of things that you probably would not know.

Our programmes are conducted by professionals related to the stock markets, who invest for themselves and their clients on a day to day basis. They know the needs of people like you, and how to fulfill those. They show you how to do things yourself, and not depend on others, as you might have been doing till now.

And you may also come for our programmes if you want to upgrade your knowledge. For example, if you are investing only in equities, you might want to learn about Futures and Options.

If you are doing both, you might want to know the Derivative strategies which can minimise your losses, or learn about technical analysis, which might be new to you.

How are the Premium Classroom programmes different from the free classroom programmes?

The free Investor Knowledge Programs (IKP) is for a shorter duration i.e. 2 hours and are for an introductory understanding of the subject. These are designed to give you a theoretical introduction to the subjects within a limited time span.

On the other side, the premium classroom programmes focus more on the practical aspects of the subject/topics being covered. The longer duration of these programmes (typically 2 full days) have allowed us to make these more in-depth with lots of case studies and examples and scenarios drawn directly from the markets. Moreover we get professionals who deal with the stock markets on a day to day basis. So you can ask more questions to them to further enrich your knowledge. This coverage is not possible in the free IKPs.

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I do not have an existing Trading Account with ICICI direct. Can I register for the educational programmes of ICICIdirect Centre for Financial Learning?

Yes you may. For registration, you need to become a member user by filling up a simple form. For this, you need to select 'new user' when prompted during the registration process for any program. In the registration form, you can select "Share Trading Account" in the list of accounts.

Once registered, you can login with the User ID and Password chosen by you, and proceed to register for the program selected by you. You may pay the fees through Net Banking.

I have an existing Trading Account with ICICI Direct. Do I need to register another user ID for accessing the premium sections of the ICICIDirect Centre for Financial Learning?

You can login to the site using your existing user-ID and password. You don't need to register again.

What are the various options available to me for payment of programme fees ?

The following are the payment options available at present:

User Type	Modify Allocation	Netbanking	Credit Card
For existing account holders of ICICI Direct	Yes	Yes	Yes
For others	No	Yes	Yes

I have a Share Trading Account with ICICIdirect.com. Can I pay the fees for a programme using the 'Modify Allocation' option ?

Existing Account Holders have an option to pay either through the "Modify Allocation" or through Net Banking. To pay through allocation, you need to allocate the money into the "Mutual Fund ICICIdirect Centre for Financial Learning ,IPO, Tax, Insurance, NPS & Others" category. Also, while registering you need to select the option "allocation" when it asks for the payment source.

I have money allocated in the "Mutual Fund, ICICIdirect Centre for Financial Learning, IPO, Tax, Insurance, NPS & Others" option in Modify Allocation. Can I still pay through Net Banking ?

Yes. You need to select the payment source as "Net Banking" when prompted. This will take you to the payment gateway. Money will not be deducted from your allocation if you pay through Net Banking but would be debited from your bank account.

What is the meaning of 'designated' bank?

A Designated Bank is a bank which is enabled for the Payment Gateway facility on www.icicidirect.com. You can transact through the Payment Gateway facility only through bank accounts maintained with the designated banks.

Which are the designated banks for the Payment Gateway facility on www.icicidirect.com?

Presently, the Payment Gateway facility is enabled on www.icicidirect.com for transactions through the following designated banks:

- ▲ Allahabad Bank
- ▲ Axis Bank
- ▲ Bank of Rajasthan
- ▲ Bank Of Baroda
- ▲ Corporation Bank
- ▲ Dhanlaxmi Bank
- ▲ HDFC Bank
- ▲ Standard Chartered Bank
- ▲ Yes Bank

Additional banks may be enabled for this facility in a phased manner as per the discretion of I-Sec.

I-Sec reserves the right to change the list of Banks enabled for the facility, at its sole discretion, without any prior intimation. Please click here for FAQs on the payment gateway facility.

I want to take my friends/relatives/acquaintances along with me for the programme. Am I allowed to register and pay for all of them?

You can register up to 10 people online at a time and also pay on their behalf. There is no restriction on this. You need to fill up the personal details of all of them in the "Participant(s) Details" form details presented to you during the registration process. The total fees for all the participants can be paid through one transaction by you.

I am not comfortable registering online. Can I register in any other way?

Yes.

Send us your details, and we will help you register. For this send a mail to education@icicisecurities.com

or

Submit your details in the ICICIDirect Centre for Financial Learning page on this website.

What happens after I register online?

As soon as you register, you receive an online confirmation of your enrollment. Also you will shortly receive an SMS and an email confirming the registration.

Where can I see my Programme Invite (Admit Card)?

You can access your Programme Invite in the following ways:

1. By going to the "Registered Programmes" link under the ICICIdirect Centre for Financial Learning LMS platform . On the right hand side of each programme, you will get the link to the Admit Card.
2. The email which is sent to you upon registration is also your Admit Card.

Do I need to carry anything to the programme venue?

Take a printout of the Admit Card or the registration confirmation e-mail with yourself when you go to attend the programme. If you have registered people other than yourself, you need to ensure that either they accompany you, or they carry a copy of the admit card with them if they come separately.

We will provide you with a programme kit at the venue which contains a pad and a pen which you can use to take down your notes. You need not carry these to the venue.

I have registered for a programme. Can I re-schedule/cancel the registration?

Re-scheduling/cancellation is only allowed under exceptional circumstances. This is governed by the policy mentioned in the "Terms and Conditions" contained in the next section.

To re-schedule/cancel your registration you need to contact us at education@icicisecurities.com

What is the programme cancellation and fee refund policy of ICICIdirect Centre for Financial Learning?

In all cases of Customer initiated cancellation or ICICIdirect Centre for Financial Learning canceling a programme, Customers will be given a choice to attend rescheduled programme within 3 months from the date of cancellation.

If customer agrees to attend a rescheduled programme NO further fees shall be collected, however the customer has to attend the same programme (Same subject) and NOT any other programme Refund Policy in case participant initiates cancellation of registration:

- ⤴ If refund request is placed atleast 3 days prior to programme: Rs. 500 will be deducted from the fee amount.
- ⤴ If refund request is placed between 1 day to 3 days prior to programme: Rs. 1000 will be deducted from the fee amount.
- ⤴ If refund request is placed in less than 24 hours of commencement of programme: No fee will be refunded under any circumstances

E- Learning Programme Related FAQs

What is the process to view an E- Learning program?

Just follow these simple steps & purchase an E- Learning program online with ease.

If you are an ICICIdirect.com Account holder:

- ⤴ Login into your ICICIdirect.com Account
- ⤴ Visit the ICFL page on the ICICIdirect.com website
- ⤴ Visit the E- learning section or the E – Learning tab in the menu
- ⤴ Click on ' Select Program', this will direct you to the ICICIdirect Centre for Financial Learning LMS Platform
- ⤴ Select the ' Gateway to Stock Investing' program
- ⤴ Proceed for payment
- ⤴ Post payment you will be registered for the program
- ⤴ Once registration is complete, you can view the program in the 'My Account'
- ⤴ Click on your registered program & play

If you are not ICICIdirect.com Account holder:

- ⤴ Create a USER ID & Password by filling the form for a 3-in-1 ICICIdirect.com account & registering
- ⤴ Login to ICICIdirect.com with the User ID & Password you created
- ⤴ Visit the E- learning section or the E – Learning tab in the menu
- ⤴ Click on ' Select Program', this will direct you to the ICICIdirect Centre for Financial Learning LMS Platform
- ⤴ Select the ' Gateway to Stock Investing' program
- ⤴ Proceed for payment
- ⤴ Post payment you will be registered for the program
- ⤴ Once registration is complete, you can view the program in the 'My Account'
- ⤴ Click on your registered program & play

Alternatively, you can share your contact details with us and we will get in touch with you.

What is the ICFL LMS platform?

The learning management system used at the ICICIdirect Centre for Financial Learning LMS platform is a software used for delivering, tracking and managing the learning content we give to you. So you can access the E – Learning programs from here. Post your registration all you need to do is launch these courses online.

When will my program be enabled after making the payment?

The course is enabled immediately post payment.

What are the different modes of payment?

You may pay for these courses via – debit card/ credit card through our secure payment gateway.

User Type	Modify Allocation	Netbanking	Credit Card
For existing account holders of ICICI Direct	Yes	Yes	Yes
For others	No	Yes	Yes

What is the duration for which I can access my course on the LMS?

You are entitled to an unlimited access to the programme for 60 days, once the program has been activated for you .

What are the system requirements for viewing this program?

The E- learning programme runs as per certain technical specifications, user is therefore advised to ensure/ update that any such requirements are fulfilled to view the E- Learning programme comfortably on his/ her PC.

Operating Systems	Windows® XP/Vista/7.0
Browser	Microsoft® Internet Explorer 8 .0 or above, Firefox 2.0 or above , Google Chrome
Screen Resolution (minimum)	1024 X 768
Color Depth	High Color (16 Bit)
Plug-ins	Adobe Flash Player 9.0 or above
Browser Features	Cookies Enabled, JavaScript Enabled
Audio	Speakers or Headphones

Bandwidth requirement – An internet connectivity of atleast 128 Kbps is desired for an optimal speed of viewing the course

Will I receive a certification after completion of the course online?

Currently, users are not entitled to a certification on course completion.

Whom can I contact if I am unable to view programme?

You may write to us at learning@icicisecurities.com or call us at 022-40701128

Webetorial related FAQs:

Q. I am not able to launch the Webetorial session even after clicking on the link sent by ICICIdirect Centre for Financial Learning.

1. Check whether you are clicking on the link for today's session. Clicking on the link of any other session will not work
2. Check whether you have the latest version of the Flash Player. You can download the same free from : <http://get.adobe.com/flashplayer/>
3. Check whether you are using a Supported Browser. You will need one of the following:
 - a. Internet Explorer 6 and above
 - b. Mozilla Firefox 3.5 or above
 - c. Safari for MAC
 - d. Google Chrome 5.0.375.99 or above
4. Check your Internet connectivity. You would need an Internet connection of minimum 512 kbps speed. Also, a wired Internet connection is preferred, as it will ensure minimal fluctuation in Internet signal.
If your Internet connection is not working, contact your Internet Service Provider (ISP)
5. Restart your PC and try connecting again

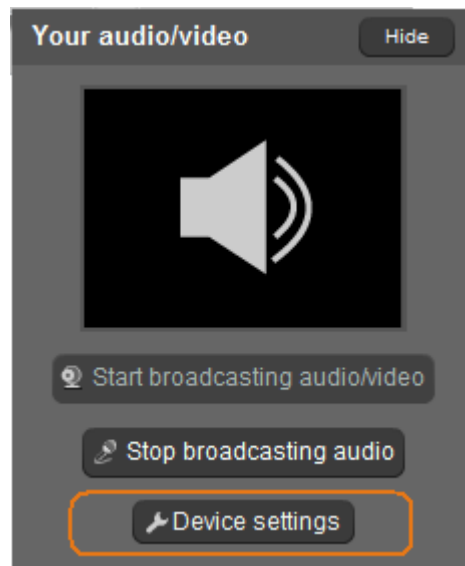
Q. I cant view the class, or I am hearing the voice of the trainer after a noticeable delay.

This can happen if your internet speed is slower than what is recommended. We recommend that you have an Internet connection of 512 kbps speed. A wired Internet connection is preferred, as it will ensure minimal fluctuation in Internet signal.

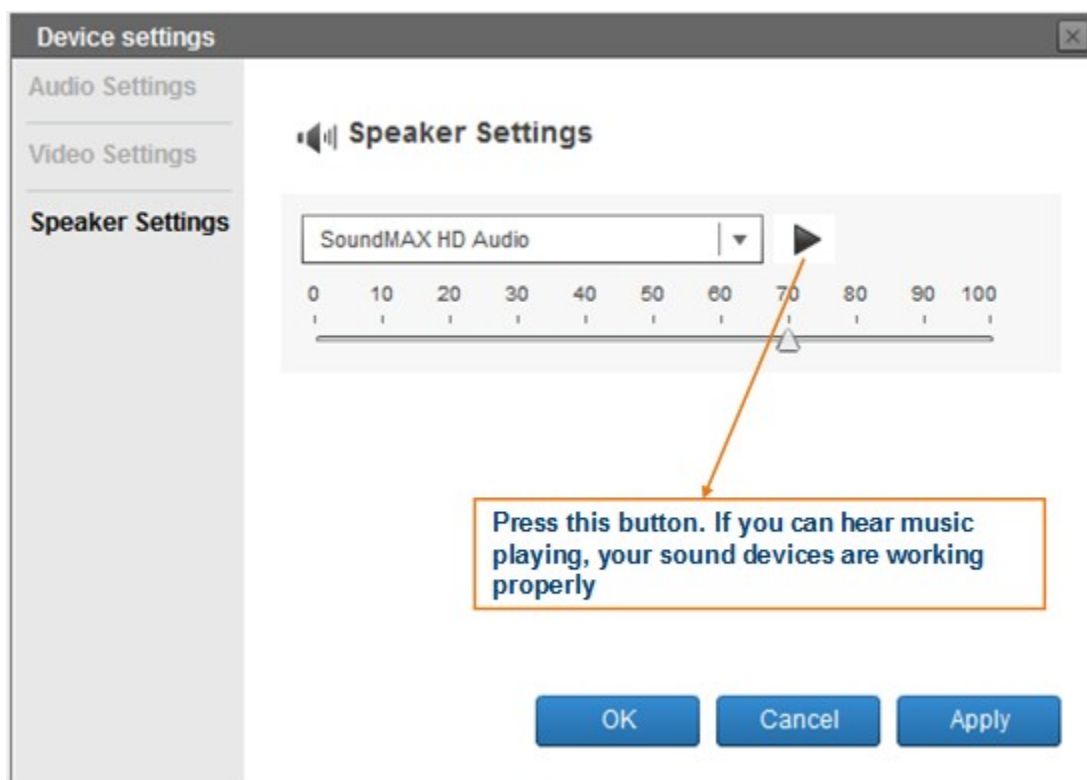
Q. I have logged into the class, but I can not hear anything.

- ✦ Check that you have plugged in the headphone/speakers into the audio jack of your laptop/computer
- ✦ Check that the audio is not muted. You can do this by checking the volume settings on your taskbar
- ✦ Check that the audio device in your computer is not disabled. If so, you need to go to the device manager in your computer yourself, or ask your system administrator/technician to enable it.
- ✦ You can check the audio settings of your PC/laptop for Webetorials by going to device settings within the Webetorial classroom:

Step 1: Click on Device Settings:



⤴ **Step 2:** Click on "Speaker Settings"



⤴ Also ensure that your audio/video devices are not engaged in other activities like Skype, etc

Q. I can not see the image of the trainer

The reason for this could be:

- ⤴ The trainer has chosen not to broadcast his video
- ⤴ Your Internet connection is slow

You need not worry for this. Your learning does not get affected in case you are not able to see the trainer. If you are able to view the learning presentation, hear the audio and view the whiteboard shown by the faculty, your learning will be complete.

Q. I was watching the class, but suddenly got disconnected. What do I do?

The simple solution is to try to launch the Webetorial again by clicking on the link which you had earlier used to launch the Webetorial.

If this fails, then there could be either of the following two problems:

A. There is a problem with your PC or Internet connection

Try to check whether you lost your internet connection. To do this, open another instance of your browser, and try to log on to <http://icidirect.com>

If this site is not opening, then

- ⤴ Restart your PC (optional)
- ⤴ Reconnect your internet connection.

Once your internet connection starts working properly, try to launch the Webetorial again.

B. The trainer himself has got disconnected

If your internet connection is working fine, then it might be possible that the trainer is facing some difficulty and is restarting the Webetorial session. Please wait patiently for 2-5 minutes, and connect again.

Do's & Dont's for Webetorial

Do's:

- ⤴ Please read the System Requirements to check whether your PC is ready for the Webetorial programmes.
- ⤴ On the day of your training, please click on the link 15 minutes before the scheduled time to join the Webetorial. This will ensure that you do not miss on any part of the session due to time taken to login.
- ⤴ Always sign in using your real name not a nick name.

- ⤴ Before the Webetorial session, please stop any other applications running on your computer. This will make the full Internet bandwidth available for the Webetorial
- ⤴ Minimize background noise, so that you can hear the trainer clearly
- ⤴ Respect the views and perspectives of other participants
- ⤴ If you have a question, please type it in the chat box and wait for your turn to be answered.
- ⤴ To get the best learning experience, please participate in the session
- ⤴ Follow standard etiquette for verbal communication
- ⤴ Practice patience, tolerance, and tact just as you would in a face-to-face communication mode.

Don'ts:

- ⤴ Please do not engage yourself in any sideline chats or multi-tasking during the session time, which may make you miss out topics that are vital for your learning .
- ⤴ Show respect for your trainer and other participants. Don't use profanity or offensive language –either written or spoken.
- ⤴ While the Webetorial is in progress, please do not behave in a manner which disturbs other participants and the faculty. Please remember that the faculty has a track of each participant, and he may stop or bar participants who are disrupting the class.