PRODUCTS AND SERVICES

EXPLORE OUR WORLD OF INVESTMENT OPPORTUNITIES
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 trade in F&O without any hassles

* “Products are enabled for NRI customers based in select countries as per local laws & jurisdiction. “
1. INVESTMENTS

Trading with ICICIdirect.com is fast, easy, transparent and hassle free. ICICIdirect.com Trading Account provides the following key benefits:

- Completely online and real-time trading on Indian stock markets (BSE/NSE) on both Primary (IPO) & Secondary Market (Equity Shares) and trading in Derivatives (Futures and Options).
- Facility to invest through Repatriable as well as Non-Repatriable funds in shares, Mutual Funds & IPO
- Reporting of transaction details to RBI directly through Portfolio Investment Scheme (PINS) for all secondary market transactions

Types of Accounts

ICICIdirect.com's 'Trading Account' is a combination of four different types of accounts. The accounts available to you for trading depends on options chosen by you while filling the application form based on type of transactions and the type of funds that you want to use for your investments.

The types of trading accounts are explained below:

**NRE:** This is a PINS NRE account. It is required for; buying and selling securities in the secondary market with your repatriable funds
**NRO**: This is PINS NRO account. It is required for;
- buying and selling securities in the secondary market with your non-repartiable funds

**NPNRE**: This is a Non-PINS NRE account. This account is required for;
- selling shares that are repatriable but are not acquired through PINS account
- selling shares acquired through IPOs, gifts inheritance, bonus etc.
- investing in Mutual Funds and IPO through repatriable funds

**NPNRO**: This is a Non-PINS NRE account. This account is required for;
- trading in Futures and Options.
- selling shares that are non-repatriable and not acquired through PINS account
- selling shares acquired through IPOs, gifts inheritance, bonus etc.
- selling shares bought has a resident Indian
- investing in Mutual Funds and IPO through non repatriable funds

For detailed product information visit www.icicidirect.com > Customer Service > FAQ > NRI FAQ
**Shares**

NRIs are offered equity trading purely on delivery basis on both the National Stock Exchange (NSE) as well as the Bombay stock exchange (BSE).

The benefits of investing in shares through ICICIdirect.com

- Both PINS and Non-PINS transactions can be done online
- Direct credit of Funds/Shares into Bank/demat account
- Transaction details/contract notes are sent by ICICIdirect.com to concerned authorities on behalf of customers

As per regulatory guidelines, NRIs are not allowed to do intra-day trading in equity. NRIs can sell only those shares which are there in their demat account. However, intra-day trading in derivatives (F&O) is allowed.
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\(^1\)).

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.
**Initial Public Offer (IPO)**

NRIs can invest in IPOs offered by Indian companies online through their ICICIdirect.com account, doing away with the traditional method of filling up lengthy forms.

The benefits of investing in an IPO through ICICIdirect.com:

- Online application for various public issues
- No need to fill lengthy forms
- No need to issue / submit cheques
Derivatives

As per regulatory guidelines, NRIs are offered Derivatives - Futures & Options (F&O) trading only through Non PINS NRO (NPNRO) account on the National Stock Exchange (NSE).

The advantages of F&O trading are:

- Intra day trading - You can square off² your existing contracts within the same day on which you have entered
- Short Positions - You can short sell³ i.e. sell first and buy later
- Index Trading - You can trade in NIFTY index
- Leverage Trading - You can purchase derivatives contracts by just paying a % value of the traded value called margin and are not required to pay the full traded value
**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.
Options:

An option is a contract that gives the buyer the right, but not the obligation, to buy or sell an underlying asset at a specific price on or before a certain date. It is for those who would want to take advantage of various trends in market: on both upside or downside by taking directional views, or hedge their portfolios or even trade in volatile or rangebound scenarios.

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 whereas the seller of a Call has the obligation of selling the underlying asset at the specified strike price. The buyer pays premium 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 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 and the profit is unlimited. While for the seller, the profit is to the extent of premium and loss is unlimited.
**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.

The following facilities are available to the NRIs:

- Online investment in various mutual fund companies
- Online redemption of funds
- Switch between the schemes of a MF company
- Systematic investment plan - facilitating auto investment in a particular scheme at regular intervals
- Transfer offline units into online
2. SERVICES

Service Desk

We have set up an exclusive service desk for you.

Please feel free to call us at +91-22-28307780*

- For giving instructions for a trade through Call N Trade facility
- For any service query regarding your ICICIdirect.com trading account and we would be glad to assist you.

You can access this service during following business hours:
Monday to Saturday: 9:00 am to 7:00 pm IST

Alternatively, you can write in to us at: nri@icicidirect.com

*This is not a toll-free number
ICICIdirect.com - On The Move:

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

ICICIdirect.com on the move 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.

To access ICICIdirect.com - On The Move:

1) Visit - www.icicidirect.com

2) Click on “Logon to Low Bandwidth Site”
3. TROUBLE SHOOTING

How do I allocate funds?

1. You need to deposit money in your saving bank account linked to your trading account please refer the FAQ section of this booklet on modes of remittance and funding your bank account.

2. On the trading page, select the appropriate account (NRE/NRO/NP NRE/NP NRO) by clicking **SELECT ACCOUNT** as per your trading requirements and then select the option of Modify Allocation.

3. In the Modify Allocation screen under the option of **Secondary Equity Market** (to trade in equity shares listed in NSE / BSE), 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**


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.

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.
I want to buy shares but I do not have any money in my Bank Account. What do I do?

NRE account: You can create balance in your NRE account either by remittance from abroad through normal banking channels or transfer from FCNR account or transfer from another NRE account maintained with ICICI Bank or deposit a cheque drawn on NRE account in some other bank.

NRO account: You can create balance in your NRO account either by transferring from another NRO/NRE/FCNR/NRNR/NRSR account maintained with ICICI Bank or deposit a cheque drawn on NRO/NRE/FCNR account in some other bank. All other sources available in case of NRE account will also be available for crediting funds in your NRO account.

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. You can allocate funds for trading online though modify allocation facility on the trading page.

Alternatively you can sell some shares from your Demat Account and use the money to purchase the shares you want to buy. However in case you are crediting the sale proceeds to a PINS NRE/NRO account, the shares sold should have been acquired through PINS. Shares acquired outside of PINS should be credited to the Non PINS NRE/ NRO account.
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 adequate Trading Limit.

Please check your Bank balance to find if you have adequate money in your Bank account. It is possible that there could be some delays in clearance of the cheque. Please contact your ICICI Bank Branch to find the reason.

Even if you have adequate money in your Bank account you will get limit only after you allocate some money for trading through the modify allocation facility on the trading page.

**How can one remit/transfer fund to one's ICICI bank account in India?**

Money can be transferred to one's NRE/NRO bank account in India, through various channels offered by ICICI Bank Ltd. For updated details, visit www.icicibank.com→NRI services

**What is TDS?**

As per regulatory guidelines, Tax (if applicable) has to be deducted at source for all the profits done in the equity market transactions. Before crediting sales proceeds it is the responsibility of the broker and the PINS cell to determine the appropriate Tax and deduct it at source.
What are the types of rates applicable?

TDS rate is different as per the tenure of the investment. It can be classified into

a. Long-term capital gain – If the period of holding is more than 1 year i.e. the difference between the date of purchase and sell is more than 1 year, then the TDS rate applicable is 0 %.

b. Short-term capital gain - If the period of holding is less than 1 year i.e. the difference between the date of purchase and sell is less than 1 year, then the TDS rate applicable is 16.995%.*

(The rates mentioned are subject to change by concerned authority)

How is TDS computed/deducted and the money transferred to the bank account?

TDS is computed on the profit amount or the gain as per the applicable rate i.e. short term or long term.

For any TDS to be deducted and money to be remitted to bank account, there are three things that have to be verified.

1. Amount of gain = Selling price – Purchase price
2. Duration of holding i.e. long term or short term = Selling date – Purchase date
3. Source of fund for purchase i.e. NRE or NRO
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.

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 only in F&O (Futures & Options). 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 cancelled.

How do I update my contact details?
After you have logged into your trading account, click on customer service page and follow the below path
My Account---> My profile---> Update Personal Details
Glossary

**Settlement cycle**: It is a process of settlement which takes place in T+2 working days where T is the date of the trade.

**Square off**: Square off order is an order placed to close a position.

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

**Hedging**: 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.

**Premium**: Premium is the up-front margin which a buyer is required to pay for entering an Options contract.

**Strike price**: It is the price at which the underlying asset is agreed to be bought or sold.
Customer Care

We would be glad to assist you with your queries. You can call us on 022-28307780* at the times mentioned below for any queries or to access the Call N Trade facility, alternatively you can write in to us at nri@icicidirect.com

**Call us at:**

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**Business Hours:**

You can access this service during following business hours:
Monday to Saturday: 9:00 am IST to 7:00 pm IST

*This is not a toll-free number*