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Dear ICICI Bank Demat Account holder,

Thank you for choosing ICICI Bank as your Depository Participant (DP). You have opted for the best partner in your wealth building efforts.

You can now:

- ❖ Transfer your securities:
  - Through the Internet: by logging in at [www.icicibank.com](http://www.icicibank.com)
  - Through 'Speak to Transfer': by speaking to our Customer Care Officer on your local Customer Care Number. (You may use this facility for pledging your securities too).
  - Through Interactive Voice Response (IVR): by using the IVR mode after calling up your local Customer Care Number.
- ❖ Use Mobile Banking for
  - Alerts facility: Receive SMS alerts on any event in your demat account.
  - Request facility: Access your demat account anytime by sending SMS for queries on balance, transaction, bill and ISIN.
- ❖ Dematerialise and consolidate your physical securities in various holding patterns.
- ❖ Receive digitally signed transaction statements by e-mail.
- ❖ Track corporate benefits such as bonus and rights etc.

No more inconvenience of dealing in physical securities and associated heartburns arising from theft of shares, mutilation, forgery, counterfeit shares and loss of securities during a natural calamity.

In short, ICICI Bank offers you a demat experience that is so totally hassle-free that you can concentrate more on critical issues in wealth management.

Happy Trading !

**ICICI Bank Demat Services.**

## 1. GENERAL

A depository is like a bank where securities are held in electronic (dematerialised) form. In India, there are two depositories - National Securities Depositories Ltd (NSDL) and Central Depository Services Ltd (CDSL).

Under the Depositories Act, investors can avail of the services of the depositories through Depository Participants (DPs) such as ICICI Bank. DPs are intermediaries between the depository and the investors. Any investor who wishes to avail of depository services will have to open a demat account with a registered DP.

## 2. DEMATERIALISATION OF SECURITIES (DEMAT)

Dematerialisation is the process of converting the securities held in physical form (certificates) to an equivalent number of securities in electronic form. Dematerialised securities do not have certificate numbers or distinctive numbers and are dealt with only in quantity i.e. the securities are fungible.

Dematerialisation of your holdings is not mandatory. You can hold your securities either in demat form or in physical form. You can also keep part of your holdings (in the same scrip) in demat form and the rest in physical form. However, an increasing number of securities, specified by the Securities and Exchange Board of India (SEBI), can be delivered only in demat form in the stock exchanges connected to NSDL and /or CDSL. Hence, for ease of transactions (liquidity), it is advisable to dematerialise the shares.

### 2.1 Form

- 2.1.1 Submit a completely filled up Demat Request Form (DRF) in triplicate for each ISIN along with defaced\* physical certificates. We have provided you with one blank Dematerialisation Request Form (DRF). Additional forms are available at any ICICI Bank branch offering demat services.

(\* Refer to Section 2.3.1 for defacing.)

### 2.2 Filling up the form

- 2.2.1 Make sure that the security concerned is eligible for demat. To be eligible for demat, the company has to sign up with NSDL and CDSL. You can check the eligibility of a company at the demat section at [www.icicibank.com](http://www.icicibank.com). Alternatively, you can contact our executives at the any ICICI Bank branch offering demat services to know the eligibility of a company's scrip for demat. Check the list of companies with maximum outstanding dematerialisation requests on [www.nsdl.co.in](http://www.nsdl.co.in) or at the ICICI Bank branch offering demat services. Please note that if a large number of requests are already pending, the registrar/company could take a long time to process your fresh request.

- 2.2.2 Use a separate DRF for each security having a unique International Security Identification Number (ISIN). Verify the certificates carefully and mention the correct ISIN. If two or more sets of certificates of the same security have different ISIN (this is possible in the case of partly paid up shares and non-*pari passu* shares), use separate DRFs for each ISIN. However, you can dematerialise multiple folio numbers of the same pattern of holder(s) relating to the same ISIN under a single DRF.
- 2.2.3 Submit certificates under lock-in under separate DRF. Do not mix these with free securities. In the case of locked-in securities, fill up the lock-in reason & lock-in release date on the DRF. For lock-in securities belonging to the same ISIN but having different lock-in release dates or lock-in reasons, make separate DRF requests.
- 2.2.4 If your name does not match exactly with the name appearing on the certificates because initials have not been spelt out fully or have been put after or prior to your surname, your demat request can still be processed. (For example, a shareholder may have opened the depository account in the name of Sushil Ramesh Shah but his name on the share certificate may appear as S. R. Shah or Sushil R Shah). However, your signature on the DRF should match the specimen signature with the issuer or its registrar.
- 2.2.5 The combination and the order of the holders' names on DRF and as printed on the certificates should be identical with that of the DP account.
- For example, if the shares are in the name of X and Y (X as the first holder and Y as the second holder) it cannot be dematerialised in the individual accounts of either X or Y. Similarly, if the shares are in the name of X, they cannot be dematerialised in the account of X and Y (X as the first holder and Y as the second holder).
- If the combination of holders is the same in the certificates and in the demat account, and if the difference is only in the order in which the names of the holders appear on the share certificates and in the demat account, the demat request can be processed by submitting a Transposition Request Form (TRF) along with the DRF. The form is available at any ICICI Bank branch offering demat services. It can also be downloaded from [www.icicibank.com](http://www.icicibank.com).
- 2.2.6 The DRF must be signed by all the account holders and should be in the same order. The signature on the DRF should match with the specimen signature registered with ICICI Bank. If the signature differs, you should sign the DRF in the presence of our executive at the ICICI Bank branch. If you have doubts that the signature on the DRF may not match with specimen signature registered with the registrar, get the signature on the DRF attested by your bankers.
- 2.2.7 Details of certificates such as the folio number, certificate number and distinctive number must be filled up correctly on the DRF.

2.2.8 For help on filling up, refer to the sample filled-in DRF provided in Annexure-1\*

(\*Refer to page 28)

### 2.3 Submitting the form

2.3.1 You must deface the certificates i.e. two parallel lines should be drawn and "**Surrendered for Dematerialisation**"\* stamp should be affixed after punching two holes at the top of the certificate(s). The stamp size specified by NSDL is atleast four inches in length and one inch in width. Deface the certificates only after checking the eligibility of the security for dematerialisation. If you deface a certificate by mistake, then you should send it to the registrar concerned for replacement.

(\*NSDL Business Rule 11.1.7. The participant shall ensure that the certificates submitted for dematerialisation are marked by the client (customer) with the words "**Surrendered for Dematerialisation**".)

2.3.2 Material information on the certificate(s) should remain legible even after mutilation or defacing.

2.3.3 Make sure that the certificates are attached in the same order as mentioned in the DRF. To ensure safety, you may mention your DP ID and the client ID on the face of the certificate(s).

2.3.4 Submit the DRF in triplicate. You can submit the DRF at any ICICI Bank branch offering demat services. The acknowledgement slip at the bottom of the form will be stamped and handed over to you after verification by our executive.

### 2.4 Credit in the demat account

2.4.1 ICICI Bank will send the defaced shares along with the DRF to the registrar who will then credit your account. The normal time taken for credit of shares to the customer's account after confirmation by the registrar is about 30 days. The time taken would vary from one registrar to another and ICICI Bank, as a DP, has no control over this.

2.4.2 To check whether your account has been credited, refer to the transaction statement. On receiving your request, it will be shown in the pending demat balance and after dematerialisation, it will be shown in the beneficiary (free) balance. Alternatively, you can check on the Internet by logging in at [www.icicibank.com](http://www.icicibank.com) or call us on our Customer Care Number or visit any ICICI Bank branch offering demat services. You may also choose to receive an SMS alert on your mobile phone, by registering for the '**Alert Facility**'. (For registration, visit any ICICI Bank branch offering demat services). If your account does not get credited within a month of submission (except for companies with a large number of overdue requests as per [www.nSDL.co.in](http://www.nSDL.co.in)), you may call us or send an e-mail to [customer.care@icicibank.com](mailto:customer.care@icicibank.com).

2.4.3 If there is a delay beyond 40 working days, you may contact us for the registrar's telephone number and contact details.

## **2.5 Rejection of demat requests**

2.5.1 Your request may be rejected for various reasons either at the Central Processing Office (CPO) of ICICI Bank or by the registrar. While the bank checks for compliance with norms, the registrar proceeds with dematerialisation only after ascertaining the genuineness of securities and their ownership status.

2.5.2 If rejected, the securities would be sent back to you mentioning the reasons for rejection.

2.5.3 You can resubmit the certificates for dematerialisation with a fresh DRF after rectifying the issues concerned. Please do not use the old DRF again.

## **2.6 Transfer-cum-Demat**

SEBI has withdrawn Transfer-cum-Demat since February 10, 2004.

## **2.7 Transmission-cum-Demat**

In the case of certificates held jointly, on the death of any one or more of the joint holder(s) mentioned on the certificate(s), the surviving joint holder(s) need to open a demat account in their name(s) and submit the securities for dematerialisation along with the following documents:

- Demat Request Form
- Share certificate(s)
- Notarised copy of death certificate
- Transmission-cum-Demat form (Deletion-cum-Demat)

## **3. SALE/DELIVERY OF SECURITIES**

Transactions in dematerialised securities can be settled on stock exchanges connected to NSDL. At present, NSE, BSE, CSE, DSE, LSE, BgSE, OTCEI, MSE, ISE & ASE are connected to NSDL. Trading in dematerialised securities can be done through your broker, in the same way as trading in physical securities.

### Selling dematerialised securities

- (i) You can sell dematerialised securities in any stock exchange linked to NSDL through a broker.
- (ii) You can give a 'delivery instruction' to your DP for debit of your depository account and credit of your broker's clearing member account.

- (iii) On the pay-in day, your broker will instruct his DP for delivery to the clearing corporation/clearing house of the stock exchange concerned.
- (iv) The broker will receive payment from the clearing corporation/clearing house.
- (v) You will receive payment from the broker.

#### Buying dematerialised securities

- (i) You can purchase securities in any stock exchange connected to NSDL through a broker. Provide the details of your demat account to your broker to enable him to transfer securities in your account.
- (ii) Your broker will receive credit in his clearing account with his DP on the payout day. He can immediately transfer these securities to your depository account, provided your account is active.
- (iii) The broker will instruct his DP to debit his clearing member account and credit your depository account.

To sell/deliver securities in electronic form, you have to authorise the DP to transfer balances from your account.

- You must give a 'debit authorisation' to ICICI Bank in the booklet of instruction slips given to you. The slip may be handed over at any ICICI Bank branch offering demat services. You can also register for the e-Instruction facility to submit instructions through the Internet, on phone ('Speak to Transfer') or through Interactive Voice Response (IVR) system.

- In the instruction slip, you have to mention the counter-party account details. The counter-party account may be with in NSDL or CDSL. For transfers within NSDL, a TIFD (Transfer Instruction For Delivery) is required. For transfers to a CDSL account, an IDT (Inter-Depository Transfer instruction) is required.

### **3.1 Getting instruction slips (TIFD / IDT/ Pledge booklets)**

- 3.1.1 You are given a 'Personalised combi booklet' at the time of opening the account. You will need to use the slips from this booklet for transactions.

**Do not use someone else's TIFD / IDT / Pledge slips. NSDL's norms do not permit that.**

**To prevent misuse, please do not give your blank TIFD /IDT/ Pledge slips to anyone. If you lose your booklet, report the loss in writing (signed by all account holder(s)) at any ICICI Bank branch offering demat services immediately.**

- 3.1.1.1 If your booklet is going to be exhausted soon, request for a new booklet by visiting any ICICI Bank branch offering demat services. You can also request for TIFD/IDT/Pledge booklets using Internet Banking and Phone banking facilities.

- 3.1.1.2 Submit the request by filling the requisition slip present in your existing booklet. If you are unable to present the request on the requisition slip, visit any ICICI Bank branch offering demat services, fill up the form and submit it with the signatures of all the account holder(s). The letter should be signed in presence of our executive.
- 3.1.1.3 The new booklet will be delivered to you within 7 working days from the date of submitting the request.
- 3.1.1.4 On receiving your booklet, check each slip (including the Requisition Slip) for details of your DP ID, DP account number and your name.
- 3.1.2 If you have already exhausted the TIFD/IDT/Pledge booklet and cannot wait for the time required to issue a new booklet, you can collect TIFD/IDT/Pledge slips across the counter for emergency use at the branch where you hold the demat account.
- 3.1.2.1 For collecting an emergency slip:
- 3.1.2.1.1 All the account holder(s) have to personally visit the home branch along with their proofs of identities.
- 3.1.2.1.2 You have to request for the slip on the prescribed form available at the branch.
- 3.1.2.1.3 After verifying the unavailability of personalized TIFD/IDT/Pledge slips, our executive will issue an emergency slip.
- 3.1.2.1.4 Emergency TIFD/IDT/Pledge slips are valid only for immediate use.
- 3.2 Filling up an instruction slip (TIFD/IDT)**
- 3.2.1 The request should be filled up in the appropriate slip issued to you. For transferring securities to an account within NSDL, use TIFD slips. For transferring securities from your account to an account with CDSL, use IDT slips.
- 3.2.2 There are two common types of accounts within NSDL: beneficiary accounts (opened by investors) and clearing member pool accounts (opened by brokers). Accordingly there are two types of transfers possible with TIFDs.
- 3.2.2.1 An instruction for transfer of security from a beneficiary account to a clearing member account (broker's pool account) is termed as 'Market TIFD'. This is for delivering securities to the broker for onward delivery to the stock exchange towards fulfilling settlement obligations in respect of trades done on a stock exchange (Market Trades).

3.2.2.2 An instruction for transfer of security from a beneficiary account to another beneficiary account is called 'Off- Market TIFD' (Off Market Trades).

### 3.2.3 Details to be filled up only for 'Market Trades' on a TIFD slip

3.2.3.1 Market Type: The stock exchange has separate segments for each market type in which the orders are executed, eg. Normal, Rolling Market Lot etc. You should know in which segment your order was executed from your broker before filling up the instructions.

3.2.3.2 Settlement No.: This is the 7- character settlement number in which your broker executed the trade. Confirm this with your broker.

Submit the slip latest by 4 pm on the business day prior to the 'deadline' date. TIFDs received after 4 pm will be accepted on 'Best Effort' basis (ICICI Bank will try its best but does not undertake any liability for non-execution) at your risk. Besides, a late charge may be levied as per the rate card.

In the case of market trades, make sure that the execution date is specified so that the securities can be transferred to the broker's pool account before the exchange pay-in deadline.

In short, submit the instruction slip well in advance to avoid the risk of non-execution.

#### Example:

#### Off-Market Instructions

Sr.No	Date of Submission	Execution Date	Pay in Deadline	Client's Risk
1	19-Oct-05	20-Oct-05	N.A	No
2	19-Oct-05	21-Oct-05	N.A	No
3	19-Oct-05	19-Oct-05	N.A	Yes

#### On-Market Instructions

Sr. No.	Date of Submission	Execution Date	Pay in Deadline	Client's Risk
1	19-Oct-05	19-Oct-05	19-Oct-05	Yes
	19-Oct-05	19-Oct-05	20-Oct-05	
2	Before 4 pm. 19-Oct-05	19-Oct-05	20-Oct-05	Yes
3	After 4 pm. 19-Oct-05	20-Oct-05	20-Oct-05	Yes
4	Before 4 pm. 19-Oct-05	20-Oct-05	20-Oct-05	No
5	After 4 pm.			Yes
6	19-Oct-05	19-Oct-05	21-Oct-05	Yes
7	19-Oct-05	20-Oct-05	21-Oct-05	No

- 3.2.3.3 Strike out the portion relating to Off-Market Trades.
- 3.2.4 Details to be filled up only for 'Off-Market Trades' on TIFD slip**
- 3.2.4.1 DP ID: This is the ID of the Depository Participant with whom the target account (the account to which the securities are to be transferred) is maintained. It is 8-character ID starting with 'IN'. You can find this from the target account holder. Remember, incorrect DP ID may result in transfer of securities to a wrong account.
- 3.2.4.2 DP Name: This is the name of the Depository Participant with whom the target account is maintained. Get to know this from the target account holder. (This is **not** the name of the account holder).
- 3.2.4.3 Client ID: This is the 8-digit number of the target account. Get to know this from the target account holder. Please note that incorrect entry can result in transfers to a wrong account.
- 3.2.4.4 Strike out the portion relating to Market Trades.
- 3.2.5 Details to be filled up only in an "IDT slip"**
- 3.2.5.1 Depository ID: The Depository ID for CDSL is In 000026.
- 3.2.5.2 Client ID: This is the 16-digit account number of the target account (the account to which the securities are to be transferred). Get to know this from the target account holder. Please note that incorrect entry will result in transfer to a wrong account.
- 3.2.6 Details to be filled up in both TIFD slips (for both Market and Off-Market Trades) and IDT slips**
- 3.2.6.1 ISIN: This is the International Security Identification Number (ISIN) of the security to be transferred. This is a 12-character code starting with IN. You should confirm this from your transaction statement. You can also check this at [www.icicibank.com](http://www.icicibank.com) or using IVR or from our executive at any ICICI Bank branch offering demat services or from your broker. Make sure that you mention the correct ISIN when a security has multiple ISINs.
- 3.2.6.2 Security Name: This is the name of the security to be transferred.
- 3.2.6.3 Quantity: The number of units of securities to be transferred, to be filled up in both figures and words in the space provided.
- 3.2.6.4 Total ISIN to be delivered: This is the total number of ISINs to be delivered under the particular slip. To avoid tampering, strike out the rows of ISIN details, which are not used.

3.2.6.5 **Execution Date:** The date on which the securities are to be transferred from your account. In the case of market trades, fill this up after consulting your broker. In case the date mentioned by you is a NSDL business holiday, the next working day is taken to be the execution day.

You may issue the instruction well in advance of the date on which you want the securities to be debited from your account. By giving a future-dated instruction you cover the risk against non-execution of instruction. Submit the slip at least one day prior to the execution date.

TIFDs received on the same day of the execution will be accepted on a 'Best Effort' basis at your risk (ICICI Bank will not undertake any liability for its non-execution). A late charge may be levied as per the rate card.

3.2.6.6 **Signature:** The slip must be signed by all account holders as per the specimen signatures registered with ICICI Bank. In the case of personalised booklets, the names of all holders are already printed. Mismatch in the signature of even a single account holder results in the rejection of the TIFD/IDT.

3.2.6.7 To avoid tampering, strike off the unused lines on the instructions.

3.2.6.8 For help in filling up, refer to the sample TIFD provided in Annexure 2\*. (\*Refer to Page 30)

### 3.3 **Submitting the form**

3.3.1 You can submit the TIFD/IDT at any ICICI Bank branch offering demat services. Don't forget to collect the stamped acknowledgment copy.

3.3.2 You may issue the instruction well in advance of the date on which you want the securities to be debited from your account. By giving a future dated instruction, you cover the risk against non-execution of instruction due to lack of time or last minute rush. You should submit the slip latest by 4 p.m. of the business day before the pay-in date.

3.3.3 Transfer instructions should not be submitted for execution on a holiday. If the date of submission is followed by a holiday, the instruction will be executed on the next working day.

### 3.4 **Submitting TIFD/IDT through the Internet (e-Instruction)**

You can register for the e-Instruction facility at any ICICI Bank branch offering demat services. You can specify up to five accounts to which you can transfer securities. If you are already registered for e-Instruction, follow the simple steps below:

- 3.4.1 Go to [www.icicibank.com](http://www.icicibank.com). Login with your user ID and password.
- 3.4.2 Click on required demat account number appearing on the "My Accounts" page.
- 3.4.3 Holdings of the selected demat account will be displayed on the next page.
- 3.4.4 Click on the e-Instruction link on the left menu.
- 3.4.5 The next page will display the target accounts linked with the demat account selected.
- 3.4.6 Select the target account as required by you and click on 'GO'.
- 3.4.7 Fill up the execution date, ISIN, Quantity and Settlement Number (required to be filled in the case of 'Market transfer') on the next page. Click on 'Submit'.
- 3.4.8 The next page will display all the details entered by you till now. Check them and click on 'Confirm' if you want to proceed further. If you want to change the details entered, click on 'Back'.
- 3.4.9 Note down the reference number that will appear on the next screen.
- 3.5 Submitting TIFD/IDT through IVR (e-Instruction)**
- 3.5.1 Register for the e-Instruction facility at any ICICI Bank branch that offers demat services. You may specify up to five accounts to which you can transfer securities through the Internet/on Phone.
- 3.5.2 Call our Customer Care number. Select "Demat" menu from all the options read by IVR. Get yourself authenticated by entering your DPID and demat account number and the TPIN. (Use shortcut keys to arrive at the "Demat" menu after calling our Customer Care Number, Press \*1141 for English options and Press \*1142 for Hindi options)
- 3.5.3 Select **Option 4** to submit transfer instructions.
- 3.5.4 The next menu will read all the target accounts linked to your demat account. Press 1, 2, 3, 4 or 5 to select the Target Account Number.
- 3.5.5 If counter party selected in step 3.5.4 is a pool account, the next menu will read out the market types. Select the appropriate market type.
- 3.5.6 Enter the last 3 digits of the Settlement Number pertaining to the market type.
- 3.5.7 You will be asked the execution date. Enter the date in dd-mm-yyyy format (for e.g., 5th Jan, 2006 will be 05012006). The system will verify the correctness of all the details and will proceed to the next option.

- 3.5.8 You will directly move to step 3.5.8 from 3.5.4 if the counter party selected is not a pool account (i.e. the transfer is an Off-Market for Inter-Depository Transfer).
- 3.5.9 Enter the numeric digits of the ISIN (for example, INE081A01012 to be entered as 08101012)
- 3.5.10 Enter the quantity to be transferred.
- 3.5.11 The system will read all the details entered by you along with available quantity. Make the appropriate choice by entering 1, 2, 3 or 4.
- 3.5.12 Please note down the TIFD reference number. Please note the same for future reference.
- 3.6 Submitting TIFD/IDT/Pledge through "Speak to Transfer"**
- 3.6.1 Register for the e-Instruction facility at any ICICI Bank branch offering demat services. Specify five target accounts to which you can transfer securities through our Customer Care Officer.
- 3.6.2 Call our Customer Care number and select "Demat" menu from all the options read by IVR. Get yourself authenticated by entering your DPID and demat account number and TPIN. (Use shortcut keys to arrive at the "Demat" menu after calling our Customer Care Number, Press \*1141 for English options and Press \*1142 for Hindi options)
- 3.6.3 Select **Option 5** to submit transfer/pledge instructions through our Customer Care Officer.
- 3.6.4 Transfer your securities by mentioning the details required for transfer instructions.
- 3.6.5 Our Customer Care Officer will confirm the details given by you for transfer /pledge instruction.
- 3.6.6 After confirming the details, the officer will give you a T I F D / P l e d g e reference number. Please note it down.
- 3.7 Debit in the demat account**
- 3.7.1 There will be a debit in your account on the execution date specified in the instruction. You can check it from your transaction statement. You can also check it at [www.icicibank.com](http://www.icicibank.com) or by calling our Customer Care number or from our executive at any ICICI Bank branch offering demat services. You may also choose to register for the **SMS Alert Facility** to receive an alert for the success/failure of the transfer. (For registration, visit any ICICI Bank branch offering demat services).
- 3.8 Failure to execute instructions**
- 3.8.1 An instruction can fail at the Central Processing Office (CPO) of ICICI Bank if any of the compliance norms is not fulfilled. (For e.g., signature mismatch, incomplete

TIFD/IDT slip, etc). It can fail at NSDL for reasons such as insufficient balance of securities in the demat account.

- 3.8.2 You will be informed about the failure through a letter. On receipt of such intimation, you should submit a fresh TIFD/IDT after making the necessary corrections.

#### 4. **PURCHASE/RECEIPT OF SECURITIES**

All purchase/receipt of securities in your account is effected as per your Standing instructions for Credit' given to ICICI Bank to receive credits automatically in your account. You normally give such a standing instruction in the account opening form itself. You can give it later too, by writing to the DP.

- Please note that the date of credit will depend on your broker's instructions. ICICI Bank has no control on it.
- Give the details of your DP ID and demat account to your broker and instruct him/her to credit the shares to your account with ICICI Bank.
- Please note that you must settle your monetary transaction independently with the broker.
- You can check the transfer details at [www.icicibank.com](http://www.icicibank.com) or by calling our Customer Care Number or by visiting any ICICI Bank branch offering demat services. You may also choose to register for the **SMS Alert Facility** to receive an alert on the success/failure of the transfer. (For registration, visit any ICICI Bank branch offering demat services).

#### 5. **REMATERIALISATION**

Rematerialisation is the process of converting the securities held in electronic form in a demat account to an equivalent number of securities in physical form.

##### 5.1 **Form**

- 5.1.1 Submit a Remat Request Form (RRF) complete in all respects in triplicate for each ISIN. Forms are available at any ICICI Bank branch offering demat services.

##### 5.2 **Filling up the form**

- 5.2.1 Make sure that the RRF is complete in all respects. Incomplete details may lead to rejection of the remat request.
- 5.2.2 Use a separate RRF for each eligible security. Make sure that the name of the security and the ISIN numbers are entered correctly.
- 5.2.3 Submit requests for balances under lock-in through a separate RRF. Do not mix them with requests for free securities. For lock-in securities belonging to the same ISIN but with different lock-in release dates or lock-in reasons, make separate RRF requests.

- 5.2.4 Mention the lot types - 'Jumbo' or 'Market Lot' - clearly. If not, the registrar will send the certificates in market lot.
- 5.2.5 You must have sufficient free balance in your account for the ISIN for which the RRF is submitted.
- 5.2.6 The RRF must be signed by all the account holders and in the same order. The signatures on the RRF should match with the specimen signatures registered with ICICI Bank.

### **5.3 Submitting the form**

Submit the RRF in triplicate at any ICICI Bank branch offering demat services. After verification by our executive, the acknowledgement slip at the bottom of the form will be stamped and handed over to you.

### **5.4 Receipt of Physical Shares**

- 5.4.1 The RRF is sent to the registrar. On the date of acceptance of the remat request by the registrar, your account will be debited. The physical share certificate will be sent directly to you by the registrar. You can check the status of your request in your transaction statement. You can also check it at [www.icicibank.com](http://www.icicibank.com) or by calling us on our Customer Care number or by visiting any ICICI Bank branch offering demat services. You may also choose to register for the SMS Alert Facility to receive an alert on the success/failure of the remat request. (For registration, visit any ICICI Bank branch offering demat services).
- 5.4.2 Usually, it takes 30 working days from the date of submission of RRF to receive the physical shares. However, the time taken would vary from one registrar to another over which ICICI Bank has no control.
- 5.4.3 If you do not receive the physical shares within a month of submission, call us or send an e-mail to [customer.care@icicibank.com](mailto:customer.care@icicibank.com), so that we can check with the registrar.
- 5.4.4 If there is a delay beyond 40 days, you may contact us for the registrar's contact details as well as your Remat Request Number (RRN).

### **5.5 Rejection of Remat Requests**

- 5.5.1 Your request may be rejected for various reasons either at the Central Processing Office of ICICI Bank or by the registrar. You will be informed of the reasons for rejection.
- 5.5.2 You may submit a fresh request after making the necessary corrections.

## 6. PLEDGE

You may pledge/hypothecate securities held in demat form to avail of a loan. Pledge of securities in NSDL depository requires that both the borrower (pledgor) and the lender (pledgee) should have a demat account with a DP registered with NSDL. At present, it is not possible to opt for an Inter Depository Pledge (where pledgor and pledgee have demat accounts with different depositories).

Please note that financial transactions are handled outside the depository system.

Even after the securities are pledged, the pledgor continues to remain the beneficial owner of the securities and will receive benefits of corporate action, if any.

Following are the steps involved in pledge/hypothecation

- i. Creation of Pledge: The pledgor submits a filled in Pledge Request Form to his DP for the creation of pledge. On execution of the instruction by the DP, a pledge order number is generated for each ISIN.
- ii. Confirmation of Pledge Instruction: The pledgee submits a duly filled in Pledge Request Form quoting the Pledge Order Number (given by the pledgor) to his DP. On execution of the instruction, the shares are marked as 'pledged' in the pledgor's account. Securities under pledge balances cannot be transferred.
- iii. Closure of Pledge Instruction: The pledgor submits a duly filled in Pledge Request Form to the DP for the release of pledge, after the loan taken from the pledgee is repaid.
- iv. Closure Confirmation of Pledge Instruction: The pledgee submits a duly filled in Pledge Request Form for confirmation of the release of pledge to his DP, after making sure that the pledgor has repaid the loan. On execution of the instruction, the shares move from 'pledge balance' to 'free balance' in the pledgor's account.
- v. Invocation of Pledge Instruction: The pledgee submits a duly filled in Pledge Request Form quoting the pledge order number to his DP. On execution of the instruction, the shares move from 'pledge balance' in the pledgor's account to 'free balance' in the Pledgee's account. This situation arises if the pledgor fails to repay the loan as per terms.
- vi. Confirmation of Invocation of Hypothecation Instruction: Invocation of pledge can be done unilaterally by the pledgee. However, in hypothecation, confirmation from the pledgor is required for invocation. For this the pledgor should submit a duly filled in Pledge/ Hypothecation Request Form to the DP.

## **6.1 Getting instruction slips**

- 6.1.1 There is a common form for all pledge requests. Typically, you would need to use it at the time of creation and at the time of closure of a pledge.
- 6.1.2 The procedure for getting pledge slips is the same as for getting TIFD/IDT slips. Please refer 3.1 for the process.

## **6.2 Filling up the form**

- 6.2.1 There is a common pledge/hypothecation form for all types of instructions. You must tick the appropriate box to indicate the instruction type.
- 6.2.1.1 In the case of Pledge Closure requests from you (the pledgor), please tick the option for 'Pledge Closure'. Do not tick the option for 'Unilateral Closure', which is meant for the Pledgee.
- 6.2.1.2 Clearly indicate whether the instruction is for Pledge or Hypothecation.
- 6.2.2 Make sure that the pledge form is complete in all respects. Incomplete details may lead to rejection of the pledge request.
- 6.2.3 Enter the DP ID and account number correctly on the space provided on the left-hand side of the form. Enter the counter-party details correctly on the space provided on the right hand side of the form.
- 6.2.4 Fill up the agreement number as provided by the pledgee. This refers to the pledge agreement signed between the pledgor and the pledgee.
- 6.2.5 Fill up the closure date as provided by the pledgee. This is mentioned in the pledge agreement signed between the pledgor and the pledgee.
- 6.2.6 Fill up the execution date of your instruction (the date on which your pledge request will be executed)
- 6.2.7 Fill up the ISIN and the name of the security to be pledged.
- 6.2.8 If the shares are under lock-in then you should fill up the lock-in reason and lock-in release date in the space provided.
- 6.2.9 The number of securities should be filled up correctly in the space provided. In the case of pledge creation, you must have free balance in the ISIN mentioned.
- 6.2.10 The instruction must be signed by all the account holders in the same order as in the account. The signatures on the request should match with the specimen signatures registered with ICICI Bank.
- 6.2.11 Enter the pledge order number for all pledge instructions except pledge creation instruction.

### **6.3 Submitting the Instruction Slip**

6.3.1 Submit the pledge request at any ICICI Bank branch offering demat services. Don't forget to collect the stamped acknowledgement copy signed by our executive.

6.3.2 Submitting TIFD/IDT/Pledge through 'Speak to Transfer'

(Refer to 3.6 on page 11)

### **6.4 Execution of the instruction**

The instruction is executed at the Central Processing Office (CPO) of ICICI Bank. On the execution date, the transaction will be executed and you can check the same in your transaction statement.

You can also check the status by logging in at [www.icicibank.com](http://www.icicibank.com) or by calling us or by visiting any ICICI Bank branch offering demat services. You may also choose to register for the SMS 'Alert Facility' for alerts on the success/failure of transfer. (For registration, visit any ICICI Bank branch offering demat services).

### **6.5 Rejection of pledge requests**

6.5.1 Your request may be rejected for various reasons either at the CPO of ICICI Bank or by the counter-party. You will be informed of the reasons for rejection. You may submit a fresh request after taking the corrective measures.

6.5.2 If a creation request is rejected by the counter-party the securities will be transferred from 'pledged balance' to 'free balance'.

## **7. FREEZING/DEFREEZING**

You can 'freeze' your account in case you do not intend to do any transaction in the near future. This will prevent unauthorised and fraudulent transactions in your demat account. Submit the freezing instruction in writing signed by all account holders in the prescribed form. Once your account is frozen, it can be reactivated on a written instruction signed by all the account holders.

#### **Types of freezing:**

7.1 Freeze for Debit: No debit instruction will be allowed. However, credit in the account will be received provided a standing instruction for credit is enabled for the account.

7.2 Freeze for All: Neither debits nor credits will be allowed.

7.3 You can freeze at the following levels:

- Account
- Security (ISIN)
- Quantity of a security (ISIN)

7.4 You can submit future-dated freeze instructions.

Please note that freeze instruction has no impact on corporate action.

## 8. CORPORATE BENEFITS - DIVIDEND, BONUS OR RIGHTS ISSUE

In case the company for which you hold the shares in demat form announces corporate benefits like bonus, dividend, etc. you will receive the same directly in your demat account or bank account depending on the nature of the benefit.

**Dividend:** The company/registrars takes the list of beneficial owners from NSDL as on the record date/book closure date. Based on this list, company makes payment of dividend. If the company makes payment through ECS, the dividend will be directly credited to the bank account registered by you with ICICI Bank. You will be informed of this. If the company is making the payment through a cheque/DD, the bank details will be printed on the dividend warrant. The company decides the mode of distribution of the dividend.

**Bonus:** The bonus securities on the eligible securities in your demat account are automatically credited to your demat account by the company/registrars. You will be informed of this. You can verify it in your next transaction statement received from ICICI Bank. If you have physical holdings, you will receive bonus securities in physical form.

**Rights:** You may opt to subscribe for the eligible number of securities from the company/registrars. These securities may be in physical form or in electronic form in your demat account. While exercising the option (shares both in physical or electronic form), you may mention the demat account in which the securities allotted are to be credited provided the company is available for demat with NSDL. Alternatively, you can ask for the securities in physical form.

The transaction statement of your account will list all the corporate benefits declared during the statement period depending upon your holdings as on the record date. In addition to this, the statement will also list future corporate actions as declared by the company depending upon holdings in your demat account as on the date of the transaction statement. You can then:

- i. Follow-up with the company/registrars immediately if you have not received your benefits.
- ii. Plan sale of securities keeping in mind future corporate benefits.

## **9. PUBLIC ISSUE**

SEBI has made it mandatory for all companies going in for public issues to settle the allotment in demat form. While applying for shares in a public issue, you can ask for the securities allotted to be credited directly to your demat account. You should quote your DP ID and Client ID in the application form.

After allotment, the securities will be credited directly to your demat account, under intimation to you from the company/registrars, before the date of listing of the security. However, if the details of the demat account in the form are incorrect, the securities will be allotted in physical form and certificates will be sent to you.

## **10. NOMINATION**

You can make a nomination for your demat account in favour of any person by filling up details in the 'nomination' portion in the account opening form. This would enable the nominee to receive the securities in the event of the death of all the holders of the demat account.

Nominees can be appointed by individuals only. Non- individuals including society, trust, body corporate, partnership firm, *karta* of Hindu Undivided Family (HUF), holder of power of attorney cannot nominate.

If a minor is appointed as a nominee, the proof of identity and the proof of address of the guardian would be required.

If you want to nominate someone after opening the account or if you want to change the nomination in your account, you may do so by filling up the nomination form at any ICICI Bank branch offering demat services. The account holder, the nominee and two witnesses must sign the form. The photograph of the nominee must be submitted.

In case of the death of the sole holder or all the joint account holders, the nominee must fill in a transmission form and give the notarised copy of death certificate and an affidavit in the prescribed format. After verifying these documents, the securities will be transferred to the account of the nominee.

## **11. TRANSMISSION**

Transmission of securities refers to the transfer of securities from an account to another as a result of the death of the sole/any of the holders of the account. For this, surviving holder(s) need not approach each issuing company or its registrar but have to inform only the DP.

Transfer of securities may be to:

### **11.1 Surviving holder(s)**

If the former account is a joint holding account and there is at least one survivor, the survivor(s) can fill up a specified form available at any ICICI Bank branch offering demat services for the securities to be transferred to his/their demat account.

### **11.2 Nominee where a nomination has been made**

If there is no survivor among the account holder(s) and a nomination had been made by the holder(s), the nominee can request the DP for the securities to be transferred to his/her demat account.

In addition to the documents specified under Common Requirements below, an affidavit-cum-verification duly completed by the nominee in the format specified by NSDL on a stamp paper of appropriate value and attested by a notary/magistrate should be submitted by the claimant.

### **11.3 Legal heir where a nomination has not been made**

If there is no survivor among the account holder(s) and no nomination had been made, the legal heir can request the DP for the securities to be transferred to his/her demat account. In addition to the documents specified under the Common Requirements below, a duly notarised true copy of the Succession Certificate or Probate or Letter of Administration, should be submitted by the claimant.

If any of the above legal documents (viz. Succession certificate or Probate or Letter of Administration) is not available and if the market value of the securities held by the deceased in the demat account does not exceed Rs.100,000/- then the legal heir(s) can submit the following to make a claim:

- i) Letter of Indemnity supported by a guarantee of an independent surety on a non-judicial stamp paper of Rs.200/- as per the NSDL format. The Indemnity should be attested by a Notary/Magistrate.
- ii) Letter of Surety duly completed by the surety as per NSDL format.
- iii) An affidavit-cum-verification on a non-judicial stamp paper of Rs. 100/- as per the NSDL format. It should be attested by a Notary/Magistrate.
- iv) No Objection Letter(s) from all other legal heir(s), as per NSDL format.

### **11.4 Common Requirements and Effect**

No transaction charges will be levied for the transfer of shares from the old account to the account of the claimant.

If the claimant does not have a demat account, a new demat account will have to be opened. If the claimant has a demat account but with another DP, a proof of the same is required from the other DP. (Client Master Report from the DPM).

The claimant need not lodge a claim for transmission separately with each issuing company or its registrar.

The following documents should be submitted along with the request:

- i) A copy of the notarised death certificate.
- ii) Transmission form duly completed by the claimant in Annexure "O".

## **12. DEMAT ACCOUNT STATEMENT**

12.1 Your account statement contains complete information about the activity in your account for the statement period. The statement is sent to your address as per the following norms:

12.1.1 If there is a transaction in the previous 30 days, you are sent a transaction statement.

12.1.2 If there is no transaction in the previous 30 days but more than 90 days have passed since ending date of the last statement sent to you, a transaction-cum holding statement is sent to you.

12.1.3 For any month, you should receive the statement latest by the 15th of the subsequent month.

12.1.4 In the case of a discrepancy in your account statement, inform us immediately or within a month from the date of the statement.

12.1.5 You can receive your account statement by e-mail and can also view the same online through the Internet. To avail this facility, fill up the registration form, which you can download from [www.icicibank.com](http://www.icicibank.com), and submit it at any ICICI Bank branch offering demat services.

12.1.6 If you have subscribed to the statement by e-mail:

- i) You will also receive a physical copy of the annual statement (for the entire financial year) to help you in filing Income Tax returns.
- ii) The e-mail statement will be authenticated by a digital signature obtained from a Certifying Authority under the Information Technology Act, 2000. This will allow you to verify that the statement is sent by ICICI Bank only and that the contents have not been altered during transmission. The details of the verification process are available on [www.icicibank.com](http://www.icicibank.com). To update your e-mail ID, please submit the "Subscription form for mobile alerts/ getting statements by e-mail" at any ICICI Bank branch offering demat services.

- iii) A discount of Rs. 50/- is given in the annual maintenance fee for subscribing to the statement by e-mail.

### **13. REGISTRATION FOR INTERNET/PHONE BANKING**

You can access your demat account through the Internet and on Phone. The following facilities are available in both channels :

#### **13.1 The Internet: at [www.icicibank.com](http://www.icicibank.com)**

- View transaction statement
- View holdings
- View status of requests submitted - TIFD/IDT, Demat, Pledge, Remat
- View account details
- Get the ISIN for a security
- Get settlement details
- View customer ledger
- Submit instructions (e-Instructions)
- Submit re-issue request for TIFD / IDT
- View bill details
- Pay demat account bills.

Further, you can get the transaction statement by e-mail.

#### **13.2 Phone - Interactive Voice Response (IVR)**

- Get ISIN for a security
- Check holding details
- Check transaction history.
- Submit instructions through IVR (e-Instructions)
- Submit instructions through Customer Care Officer ('Speak to Transfer')
- Submit re-issue requests for TIFD/IDT

Further, our Customer Care Centre can handle specific queries on the demat accounts.

**13.3** For the above facilities (except e-Instructions), you need to register by applying in the prescribed form, available at [www.icicibank.com](http://www.icicibank.com) and at any ICICI Bank branch offering demat services.

**13.3.1** The form can be submitted at any ICICI Bank branch offering demat services.

**13.3.2** After successful processing, you will be mailed the following for accessing the accounts.

- User ID and password for logging in at [www.icicibank.com](http://www.icicibank.com)
- TPIN for accessing 'Speak to Transfer' and IVR at the Customer Care Centre.

**13.3.3** For availing of the e-Instruction facility, register on the prescribed form, available at any ICICI Bank branch offering demat services.

13.3.4 The registration form incorporates a power of attorney (POA) authorising ICICI Bank to submit instructions received through the Internet/Speak to Transfer/IVR on your behalf.

13.3.5 The registration form for e-Instruction also incorporates the request for accessing other facilities on the Internet/phone. No separate request needs to be given.

#### 14. MOBILE BANKING

Mobile Banking help you remain updated while you are on the move, without even having to make a phone call or visit a branch or access the Internet. Mobile Banking for Demat Accounts can be divided into two broad categories:

- **Request facility**
- **Alerts facility**

Registration is common for both. You can register by applying in the prescribed form available at any ICICI Bank branch offering demat services.

##### **Request facility**

Through this facility, you can ask for information in respect of the following details pertaining to your demat account anytime at your convenience. You can enquire for:

1. Holdings
2. Transactions Status
3. Bill Details
4. ISIN Search

To check your holdings you can use **any scrip descriptor** like company name, webtrade scrip code, NSE symbol, BSE code in the message. Information format for request facility:

Instruction Type	Format of SMS (Mandatory fields in blue font)		SMS from ICICI Bank
	SMS Format	Example	Response
Holdings Enquiry	IBALD <Account No> <Company Name>	IBALD 13052455 ICICI	ICICI Bank Ltd INE090A01013 Qty 50
	IBALD <Account No> <Webtrade Scrip Code>	IBALD 13052455 ICIBAN	
	IBALD <Account No> <NSE Symbol>	IBALD 13052455 ICICIBANK	
	IBALD <Account No> <BSE Code>	IBALD 13052455 532174	
Transaction Status	ITRAND <Doc Type> <Slip No.>	ITRAND TIFD 12345	ICICI Bank Ltd INE090A01013 Qty 50 Trf to IN503178 Ref No. 3725872 Status: Successful
Bill Details	IBILLD <Account No.>	IBILLD 13052455	13052455, Last Bill No. 1234, for Rs. 300 due on 23-Jul-04. OS: Rs 0
ISIN For Scrip	ISIND <Any scrip descriptor>	ISIND SAIL	SAIL EQ: INE114A01011

## **Alert facility**

Through this facility, you will receive SMS alerts on the following events:

- Demat account getting credited
- Demat account getting debited
- Pledge creation
- Pledge closure
- Rejection of submitted instruction

## **15. BILLING AND PAYMENTS**

Normally, you would be billed at the end of the month provided the net payable is more than Rs. 50/-. However, billing can be done every fortnight too.

### **15.1 Details of bills**

The bills contain the following details:

#### **15.1.1 Summary of the bill for the period on page 1**

- Opening Amount due from you: The amount outstanding in your demat account at the beginning of the billing period.
- ICICI Bank Charges: The sum of all charges levied by ICICI Bank Demat Services for the billing period as per the schedule of charges.
- NSDL Charges : The sum of charges levied by NSDL on ICICI Bank in respect of the account for the billing period as per the rates applicable for the period. These charges are payable in addition to the ICICI Bank charges as explained above.
- Service Tax: Service Tax payable on total bill charges; a government levy.
- Payments received from you: The sum of amounts received from you during the billing period. Payments received after the billing period will be reflected in the next bill.
- Credits given to you: The sum of credits given to you during the billing period. Credits given to you after the billing period will be shown in the next bill.
- Net payable by you: Opening balance plus total charges for the period less receipts less credit notes.
- Please pay: The net amount payable by you.

#### **15.1.2 Details in subsequent pages relate to:**

- Charges (Annual Service Charges is charged in advance for the next year, at the end of each year.)
- Recoveries
- Credit Notes

15.1.3 You can check details of your bill on the Internet by logging in at [www.icicibank.com](http://www.icicibank.com).

15.1.4 You can check the balance outstanding on IVR.

## **15.2 Mode of recovery**

15.2.1 If you hold an ICICI Bank account and have given a mandate for recovery of charges from that account, the charges would be recovered directly from your bank account on or after the due date.

15.2.2 If your bank account is not with ICICI Bank and if you have given a mandate for recovery of charges from that account, then the charges would be recovered directly from your bank account on or after the due date through ECS.

15.2.3 If neither of the above is applicable, you should make the payment by cheque/DD by the due date. If the amount remaining to your credit goes below the specified threshold, don't forget to replenish as per the rate card.

15.2.4 You can also pay your bill using 'Bill Pay' facility of [www.icicibank.com](http://www.icicibank.com) (Registration form for this facility is available at [www.icicibank.com](http://www.icicibank.com)).

15.2.5 Change of mode of recovery from Direct Debit/ECS to Cheque/DD mode:

If your bill amount is recovered directly from your bank account and you wish to discontinue the facility, make a request in writing in the prescribed form. You would be required to provide an advance as per the rate card applicable to you. Your charges will be adjusted from this advance. If you close the account and there is an amount lying to your credit, the same is refundable to you.

## **15.3 Non-payment of bills**

Non-payment of bills by due date can attract any of the following:

15.3.1 Interest @ 24% pa on amounts remaining outstanding after the due date.

15.3.2 Suspension of services.

15.3.3 Closure of the account.

## **16. CHANGE OF ADDRESS AND BANK DETAILS**

You can request for the following through the prescribed form available at any ICICI Bank branch offering demat services:

- Change of address
- Change of your home branch
- Change of bank details for receiving dividend
- Mandate to recover demat charges through direct debit to your ICICI Bank account.

## **16.1 Change of Address**

- 16.1.1 You (or your authorised representative) should visit the branch.
- 16.1.2 You (or a joint holder or your authorised representative) should sign the request in presence of our executive. The application should be signed by all the account holders.
- 16.1.3 You should submit the following documents along with the request :
- 16.1.3.1 Proof of Identity of the all the holder(s): (photocopy of a valid passport, voter ID card, driving license or PAN card with photograph). Bring along the original for verification and submit the self-attested copy.
- 16.1.3.2 Proof of New Residence : ( valid passport, voter ID card, driving license, PAN card, ration card, bank pass book with multiple pages having latest entry details, letter from your bank confirming the address, bill of electricity/telephone within the last 2 months, agreement for lease and license/sale agreement). Bring along the original for verification and submit the self- attested copy.

## **16.2 Change of Bank Details**

The bank account details attached with each demat account are used by registrars/companies to make dividend/interest payments. As per SEBI guidelines, it is mandatory for registrars/companies to make dividend/interest payments by ECS wherever the bank details of the investors are available.

Submit a cancelled copy of a cheque to avoid any wrong capturing of the bank details.

## **16.3 Direct Debit Mandate**

If you have a bank account with ICICI Bank, you can give a mandate to ICICI Bank for recovering demat charges directly from your account.

All bank account holder(s) (even if they are not holder(s) of the demat account) should sign the mandate portion of the request form.

## **17. CHANGE OF RATE CARD**

You can shift from

- Standard scheme to the frequent trader scheme
- Frequent trader scheme to the standard scheme

- 17.1 The application should be made in the prescribed form available at any ICICI Bank branch offering demat services.

- 17.2 The application should be signed by all the holders.
- 17.3 If you want to shift from the standard scheme to the frequent trader scheme, the application should contain a mandate for recovery of Rs. 750/- or be accompanied with a cheque for Rs. 750/-. A debit note for Rs. 750/- will be passed in your account, which will be shown in the next bill.
- 17.4. If you want to shift from the frequent trader scheme to the standard scheme, you may make the request any time but it would be effective from the next financial year i.e, April 1<sup>st</sup>.
- 17.5. ICICI Bank offers a bond scheme to enable bondholder(s) of various companies to keep their bonds in dematerialized form. This scheme attracts lower charges, as transactions in bonds are relatively low. However, if there is any transaction in such accounts for equity shares, the account will automatically get shifted to standard rate card and you will be charged Rs.251/-.

## 18. CLOSURE OF ACCOUNT

If you want to close your demat account, make a request in the prescribed form. You can fill and submit the form at any ICICI Bank branch offering demat services.

Please make sure that:

- There are no holdings in the account or you have mentioned the target demat account details where you want to transfer your holdings, in the account closure request.
- You have paid all your dues: Ask for a provisional statement of charges from the branch. You should pay the amount due as per this statement before your account can be closed.

## 19. ACCOUNT SECURITY

Holding securities in a demat account is quite like having money in your bank account. You need to exercise all the precautions in transactions as you do in your bank account.

- Please keep the TIFD/IDT/Pledge booklets at a safe place. Do not lend the slips to anyone.
- Do not to share the details of your demat account with anyone else.
- Accept the TIFD/IDT/ Pledge booklet from the DP only if it has a printed serial number as well as your demat account number stamped on each slip.
- After you have written the instructions on the TIFD/IDT/Pledge slip, strike out the empty space.
- Do not sign on a TIFD/IDT/Pledge slip unless it is completely filled up.

- Please check all your transaction statements carefully to see whether all debits were authorised by you and whether all credits belong to you. Intimate us immediately if you notice a discrepancy.
- If you are a registered user of the Internet Banking channel, you can check your transactions at [www.icicibank.com](http://www.icicibank.com).
- Give 'account freeze' instructions to ICICI Bank if you do not intend to operate your account for a long time. Even while your account is frozen, the system allows automatic credit of securities to you. Give 'account defreeze' instructions whenever you want to resume operations of your demat account.

## 20. QUERIES AND COMPLAINTS

If you want to reach us:

- Write to [customer.care@icicibank.com](mailto:customer.care@icicibank.com)
- Call our Customer Care number
- Visit any ICICI Bank branch offering demat services.

## 21. FREQUENTLY ASKED QUESTIONS (FAQs) ACCOUNT OPENING & OPERATIONS

### 1. Can I open more than one demat account with ICICI Bank?

**Ans.** Yes. You can. There is no restriction on the number of demat accounts you can open with a DP.

### 2. Do I have to keep a minimum balance of securities in my account?

**Ans.** No. You can have zero balance in your account.

### 3. Can someone else operate my account on my behalf on the basis of a power of attorney?

**Ans.** Yes. If you authorize any person to operate your account by executing a power of attorney, that person can operate the account on your behalf. If you have given POA earlier and now wish to operate the account yourself, the POA has to be revoked by you in writing.

### 4. How do I register a change in my signature with ICICI Bank?

**Ans.** You need to place a request in writing in the specified format along with the proof of identity, latest transaction statement, mentioning the reason for the change of signature. You also have to get your signature attested by your bank, where you hold the bank account specified for the receipt of dividend.

## DEMATERIALIZATION

### 1. Can I dematerialise all my eligible securities through the same account?

**Ans.** Yes. You can choose to have all your securities deposited in a single account provided the securities have the same set of holders.

2. **Can odd lot shares be dematerialised?**  
Ans. Yes. Odd lot shares can be dematerialised.

3. **How do I demat shares with pre-marital / maiden names?**  
Ans. Submit a certified true copy of the marriage certificate along with the DRF, when you give your shares for dematerialisation. Also have the new specimen signature attested.

## TRADING / SETTLEMENT

1. **Can I buy and sell shares through ICICI Bank?**  
Ans. No. Shares can be bought and sold only through a stockbroker. ICICI Bank Demat Services helps in delivering the shares against a 'sell' transaction or receiving the shares for a 'buy' transaction. You can open an account with [www.icicidirect.com](http://www.icicidirect.com) for seamless trading and settlement.

### Annexure 1: Sample Dematerialisation Request Form (DRF)

Submit a completely filled up Demat Request Form (DRF) in triplicate for each ISIN along with defaced physical securities.

1. **DP-ID:** Specify your DP ID.
2. **Account No:** Mention your demat account number.
3. **Date:** Specify the date of submitting the DRF.
4. **Account Holder Name:** Specify the name of the account holder(s) in the same order as in the demat account.
5. **Quantity of Securities to be Dematerialised (in figures and in words):** Specify the quantity in figures and in words. Mention the number of shares/debentures etc. represented by the surrendered certificates.

6. **Name of the Security:** Specify the name of the security to be dematerialised from the physical certificate. Make sure that the security is eligible for demat from [www.icicibank.com](http://www.icicibank.com) or at any ICICI Bank branch offering demat services. Use a separate DRF for each security having a unique ISIN. However, securities for the same ISIN with the same pattern of holder(s) but under different folio numbers can be dematerialised through a single DRF.
7. **Face Value:** Specify the face value of the security from the physical certificate.
8. **Type of Securities:** Tick the box for Equity/Others depending on the type of securities being submitted for dematerialisation.
9. **Details of Securities:** Folio number, certificate number, quantity (in figures) and distinctive number must be filled up correctly on the DRF. Attach an annexure in the same format if there are more details. The combination and the order of holder(s)' names on DRF and as printed on the certificates should be in the same order as in the DP account.

**However, there are exceptions:**

- The name on the demat account and that on the certificate are different merely on account of initials not being spelt fully or put after or prior to the surname.
- The combination of holders on the demat account and that on the certificate are the same and the difference is only in the order in which the names of the holders appear at the two places. Here, you have to submit a Transposition Request Form also along with the DRF.

You must deface the certificates by putting a stamp or by writing "SURRENDERED FOR DEMATERIALISATION". Do it only after checking the eligibility of security, as defaced securities cannot be sold in physical form.

If defacing has been done by mistake then you should send the same to registrar for replacement.

Make sure that the certificates are attached in the same order as mentioned in the DRF.

10. **Total No. of certificates surrendered:** Specify the total number of certificates surrendered.
11. **Locked Shares:** Tick against the box if the shares are under lock-in, i.e., there are restrictions on their disposal before a specified date. Use a separate DRF for certificates under lock-in.
12. **Lock-in Release Date:** Specify the date on which the lock-in is getting released, i.e., when restrictions on disposal of the securities would cease to apply. Use separate DRFs for securities with different lock-in release dates.

13. **Lock-in reason:** Specify the reason for the lock-in. For lock-in securities belonging to the same ISIN but having different lock-in reason, use separate DRFs.
14. **Signature:** The account holders should sign in same order as in the account. The signature should match with the specimen signatures with the registrar – if you have a doubt on this, get the signature on the DRF attested by your banker as well as with those with ICICI Bank. (If the signature differs from that with ICICI Bank, you should sign the DRF in the presence of our executive).
15. **Acknowledgment:** Fill up the acknowledgment portion of the form. Collect the tear-off portion of the first copy (Registrar Copy) on submission as an acknowledgment.

The shares and DRF are sent to the registrar who confirms the request for credit in the demat account. Typically, it takes about 30 working days for crediting dematerialised securities to your account but the time varies from registrar to registrar and ICICI Bank has no control over this.

**Annexure 2 : Sample TIFD for Market Trades**

- ❖ **Use the right slip:** For transfers to an NSDL account, use a TIFD (Transfer Instruction For Delivery) slip. For transfers to a CDSL account, use an IDT (Inter-Depository Transfer instruction) slip.
- ❖ **Use only slips from the booklet issued to you.** Do not use slips from a booklet issued to someone else.

1. **ICICI Bank DP-ID and A/c No:** Your booklet should have your DP ID and the account number stamped on it. If not, bring it to the notice of our executive immediately.
2. **Date:** Specify the date of submitting the TIFD. This can be different from the 'Execution Date'.
3. **CM-BP-Id:** Specify the CM BP ID of the broker to whose pool account securities are to be transferred.

4. **CM Name:** Specify the full name of the broker to whose pool account securities are to be transferred.
5. **Market Type:** Specify the market type on which the trade was executed by your broker.
6. **Settlement No:** Specify the settlement number on which the trade was done by your broker. The TIFD should be executed before the pay-in deadline. Confirm this with your Broker.

#### **Off-Market Trades**

To be filled up only in the case of Off-Market Trades. Confirm the details with the target account holder. Strike out this portion if it is a market trade.

7. **DP-Id:** Specify the DP ID of the DP with whom the target account is maintained.
8. **DP Name:** Specify the name of the DP of the target account (**not** the name of the target account holder).
9. **Client-Id:** Specify the client ID of the target account.

#### **Common Details**

10. **ISIN:** Specify the ISIN of security to be transferred. Confirm this with your transaction statement/your broker. Make sure that you mention the correct ISIN if the security has multiple ISINs.
11. **Security Name:** Specify the name of the security to be transferred.
12. **Quantity (in Figures and words):** Specify the quantity in figures and in words.
13. **Total ISINs to be Delivered:** Mention the total number of ISINs to be delivered, to safeguard against unauthorised alteration. Strike out the unused space for ISINs.
14. **Execution Date:** Specify the date on which the securities are to be transferred, after confirming it with your broker. Submit the TIFD well in advance to avoid failure in execution. You should submit the slip latest by 4 pm on the business day prior to the execution date. TIFDs received after 4 pm will be accepted only on a 'Best Effort' basis and at your risk. Late charge is applicable on TIFDs submitted on the execution date.
15. **Signature:** The signatures of the account holders should be in the same order as in the account and should match with the specimen signatures registered with ICICI Bank.

## List of ICICI Customer Care Centres

Ahmedabad	5530 9890
Andhra Pradesh	98495 78000
Bangalore	5113 1877
Bhubaneshwar	1600 345 3499
Chandigarh	505 5700
Chattisgarh	98932 08000
Chennai	5208 8000
Coimbatore	535 8000
Cuttack	1600 345 3499
Darjeeling	1600 345 3499
Delhi	5171 8000
Delhi (Mobile)	98181 78000
Goa	98904 78000
Gujarat	98982 78000
Guwahati	1600 345 3499
Haryana	98961 78000
Hyderabad	2312 8000
Indore	502 2005
Jamshedpur	1600 345 3499
Karnataka	98455 78000
Kerala	98954 78000
Kochi	238 4500
Kolkata	98313 78000
Lucknow	229 4577
Madhya Pradesh	98932 08000
Maharashtra	98904 78000
Mumbai	2830 7777
Patna	1600 345 3499
Pune	2610 3333
Punjab	98155 58000
Rajasthan	98292 22292
Ranchi	1600 345 3499
Siliguri	1600 345 3499
Tamil Nadu	98944 78000
UP East	1600 345 3499
UP West	98973 08000
Uttaranchal	98973 08000