

WELCOME TO HASSLE FREE ONLINE INVESTMENT AND TRADING IN SHARES

Indian Overseas Bank (IOB) joins hands with Emkay Global Financials Ltd. (Emkay) for 'IOB e-Trading' tie-up

About Emkay

Emkay is a Public Limited Company promoted by Chartered Accountants. Their equity shares are listed in both National Stock Exchange (NSE) and Bombay Stock Exchange (BSE). Emkay was promoted in the year 1995. Emkay Global is SEBI registered member of both the stock exchanges NSE, BSE. Emkay is one of the most reputed and leading brokerage houses in India. Emkay has several awards to their credit and the latest being the Best Analyst of the year 2014 in Power Sector and 2nd Most Improved Brokerage House in 2014.

The tie-up

IOB in association with Emkay brings forward a fast, easy, transparent and hassle-free way for investing/trading in shares in secondary market through NSE and BSE. Investment in shares traded on the NSE and BSE can be made without having to visit your share-broker. All other associated hurdles like tracking of settlement cycles, paying and receiving funds in savings account, paying and receiving shares in Demat accounts have been removed. Now from a remote location while on tour, picnic, holiday - through internet and laptop / personal computer - you can trade in the stock market. You can also invest/trade over phone, if you don't have access to internet. You also have access to research reports and recommendations from Emkay.

IOB e-Trading offers online equity & derivatives trading facilities for investors. You can access a multitude of resources like live quotes, charts, researches, advice and online assistance which helps you to take informed decisions.

The trading platform is a high-end, integrated application for fast, efficient and reliable execution of trades. You can now trade on the both NSE and BSE platform simultaneously from any location at your convenience.

The IOB e-Trading client maintains the bank account as well as the demat account with IOB and the trading account with Emkay.

Features of the tie-up

IOB e-Trading is 3-in-1 integrated account. IOB helps you to integrate your banking, demat and trading accounts. You can trade in shares backed by funds and securities available in your bank/demat account. Trading has been made very easy even for beginners.

- open your bank account with any of our branch with internet banking facility

- open Demat account through any of our CBS branches
- open e-Trading account with Emkay
- Sign the account opening forms containing Power of Attorney and other relevant documents for enabling online trading
- All these agreements are as per the guidance of SEBI

How trading is difficult with others	How trading has been made easy by IOB-Emkay tie-up:
<ul style="list-style-type: none"> • Block funds daily. If funds are not blocked, you cannot buy either online or trade over phone. • Block shares daily. If shares are not blocked, you cannot sell either online or trade over phone • If shares are sold for keeping credit balance with Broker, credit comes to your bank account and the process of blocking funds again, thus defeating the purpose • Credit does not remain in the trading portal • No possibility of getting exposure limits for active traders, as your shareholding is not known to Broker • Some brokers don't allow derivatives trading in funds blocking mode, as they require real receipt of funds at the time of operation • You have to compulsorily sit before Computer to do trading. 	<ul style="list-style-type: none"> • Transfer funds by opting for 'pay-in' from trading portal and by using IOB's internet banking and receive instant credit in your trading portal for buying shares • In case funds have not been utilized by you on anyday, either you can allow the credit to remain for buying on any future day or you can opt for re-transfer (pay-out). Pay-out opted till 3.00 pm will be transferred to your bank account on the same day. • If credit remains in trading portal, buying is possible on any day or trade over phone. No need to sit before Computer to do trading. • You can view all the scrips held in your demat account in the trading portal, under 'Holdings'. Add them only once in the option "Add Scrip" under 'Market watch' in trading portal to view the live prices/best 5 quotes for easy trading option. Sell from the same screen. You can sell them any day or trade over phone also. No need to sit before Computer to do trading. • For easy trading option, the sale proceeds of the shares sold will get credited to your trading portal for buying on any day or for trade over phone. If you like to draw your funds on any day, opt for re-transfer (pay-out) option before 3.00 pm to receive funds in your bank account on the same day • If you are an active trader, you will get exposure limit X times the funds credit and value of select shares lying in your demat account.

Know more about our tie-up:

- Simple and Reliable Online Trading Platform.
- Trading Account opening charges Rs.200/- only.
- No annual maintenance charges (AMC) for Trading Account
- Competitive brokerage structure
- 2-factor authentication as per the SEBI guidelines enabling the secured trading transactions
- The system offers Browser and EXE version as per client's choice
- After market order (AMO)
- Clients also get to use the call-n-trade option along with the Internet trading option for placing orders
- The back office reports have more than 30 reports - contract notes/bills/ledger/STT etc available to clients through internet on 24x7x365 basis.

Who can open?

- Individuals – Resident/NRI/Foreign National
- Non-Individuals – Partnership/HUF/Private Limited Co./Public Limited Co./Body Corporate/Trust/Society /LLP/ Others

Which Bank accounts can be attached

- Savings Bank and
- Current Account

How to open Trading/Demat Account

- Can go to www.iob.in and provide the contact details
- Can also go to any branch and provide the details to the branch official
- Emkay's representative will contact you and assist you in opening both Trading and Demat Account
- Handover the form to your IOB Branch
- Await account opened status from IOB first and then from Emkay

SAFETY / SECURITY

IOB e-Trading platform is a transparent, fast, and secure site. It uses the sophisticated 128-bit encryption enabled secure socket layer (SSL), which is as per the prevailing industry standard.

Connect to the Emkay's Trading portal (www.trade.emtrade.in)