Frequently Asked Questions

New Religare Online

RELIGARE ONLINE

Values that bind

Contents

1. SYSTEM Requirements

1.1. What is the pre-requisite to use this application?

- Windows 98 and above
- Internet Explorer 8.0 or above
- Google Chrome
- Mozilla Firefox
- 5. 256 MB/ 512 MB RAM or above

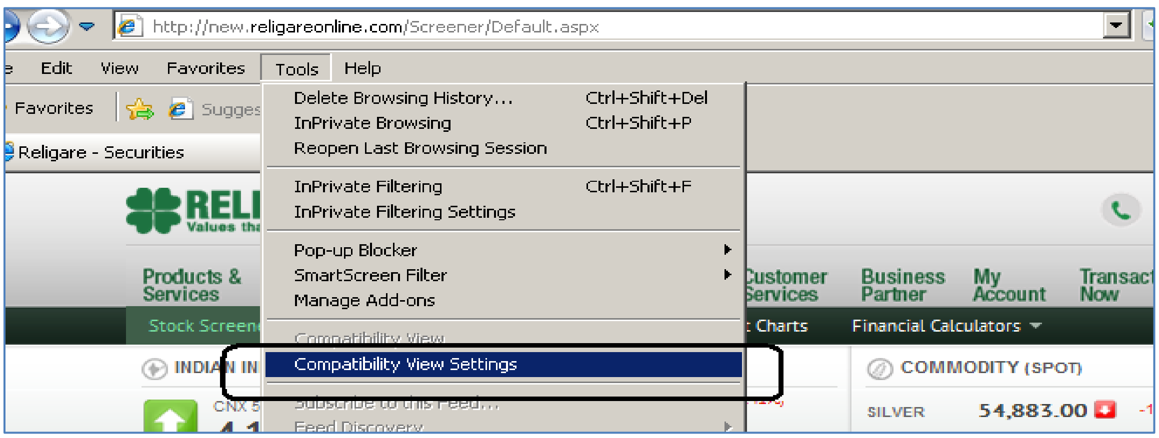
  Note: Latest version of Mozilla Firefox provides the best view for the application.

1.2. Do I need to activate and settings if I am using Internet Explorer browser?

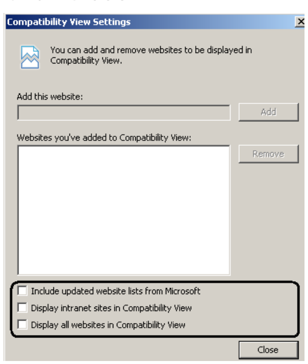
Note that http://new.religareonline.com can be accessed on Internet Explorer version 8.0 or above only.

However please ensure the below settings are activated on your IE browser

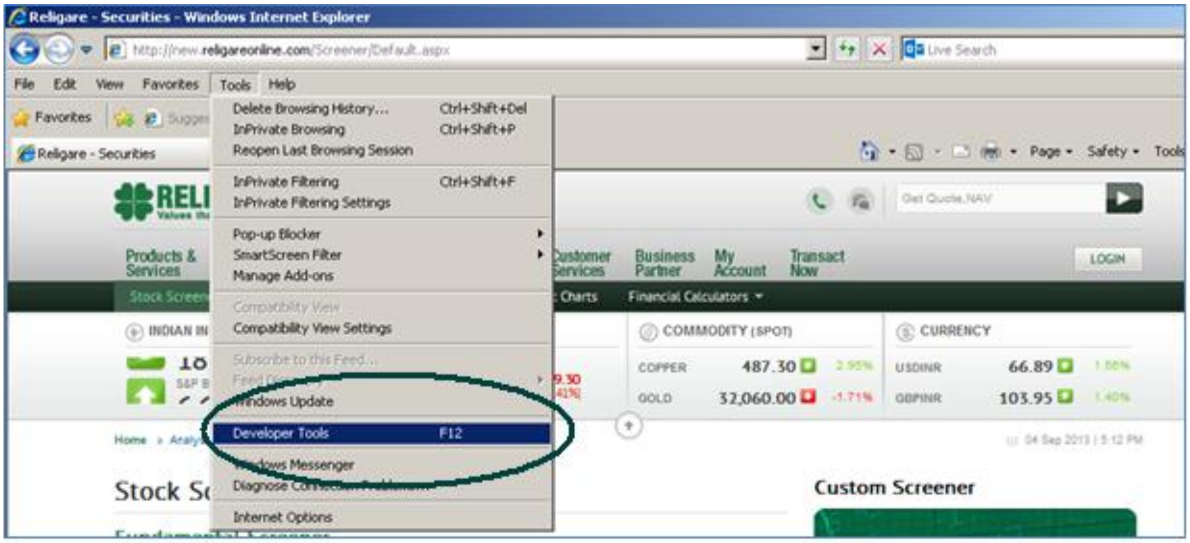
- Open Tools Menu in IE browser -> Click Compatibility View Settings



- Un-tick all three options i.e. Un-tick 'Include updated website lists from Microsoft', Un-tick 'Display Intranet sites in Compatibility View', and un-tick Display all websites in Compatibility view'.
- Click Close

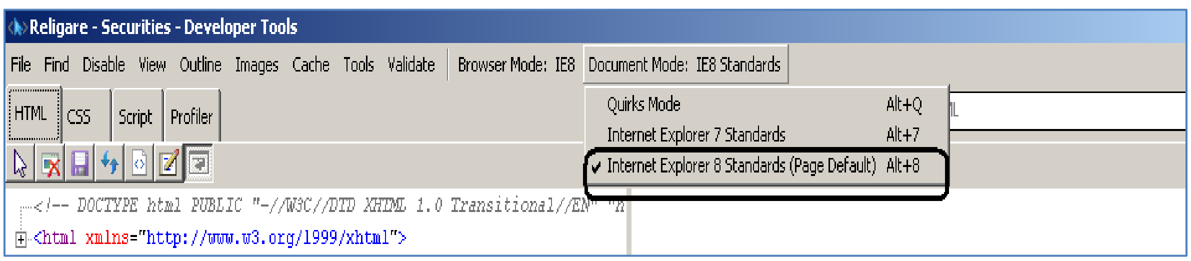


- Now Again Open Tools Menu->Click Developer tools

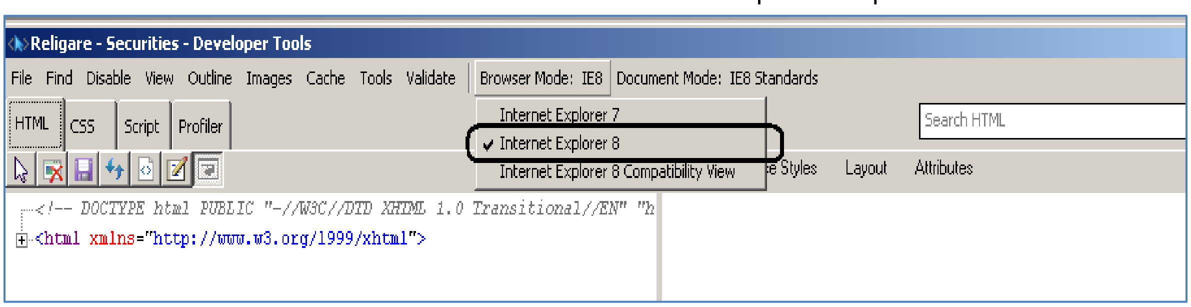


- Developer Tools Window will open

- Select Menu 'Document Mode: IE8 Standards'-> and ensure that Internet Explorer 8 Standards (Page Default) is ticked



- Select Menu 'Browser Mode: IE8'-> and ensure that Internet Explorer 8 option is checked.



1.3. Will Religare Online portal be available 24 by 7?

Religare Online application will be available from 7.30 am to midnight.

1.4. Can I use Equity and Commodity trading on same platform?

Yes. All the assets trading including Equity and Commodities is available on a single platform.

2. LOGIN

2.1. What is the login procedure?

- Type http://new.religareonline.com in the browser.
- Click on the Login button on top right corner of the portal or click on the Transact Now menu to trade.
- Click Continue To Login
- The following Login page will open.

- Provide User ID and Password (Under Online Trading Account)
- Click LOGIN.
- For first time login, the system will provide you the Password expiry details. Click OK.
- Last login details will be displayed on your screen Click OK.
- Enter OTP (One time Password) and click submit. Pease click regenerate if you have forgotten your OTP and follow the instructions displayed on the screen.

2.2. What is the difference between Online Trading Account and Non Trading Account User?

A Trading account user is our customer who has opened trading and Demat account with Religare Securities Ltd. He is registered with Religare Securities Ltd for trading and Demat facility.

However Non-trading account user is the viewer of our site who takes lots of advantages provided by the site. But having restriction of trading and some privileged features.

2.3. How do I register for Online Trading Account?

To open a Religare Securities Online trading account, call us on 1860-25-88888 or email us on wecare@religareonline.com. You can also visit your nearest branch of Religare securities Ltd. Lookup the nearest branch contact details under Customer Services->Branch Locator on the Religare Online Website

2.4. What is the Non Trading Account?

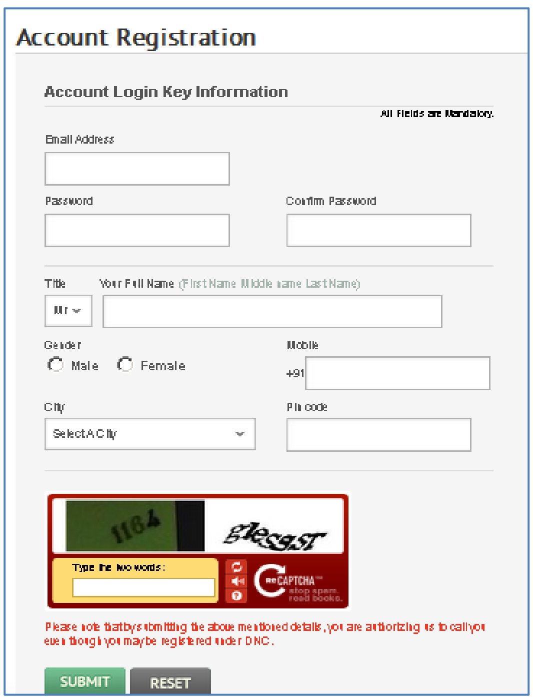
A non-trading account is an account opened by a user to access information / content given on the site. Such a user does not is not registered with Religare Securities for trading facility and can access the non – trading content only. Content that can be accessed includes:

- Manage Portfolio through Advance Portfolio option.
- Access Research reports
- Access Advance Analysis tools like Stock Screener, MF Screener, Stock Comparison Tool, Advance Charts etc.

2.5. How do I register for Non Trading Account?

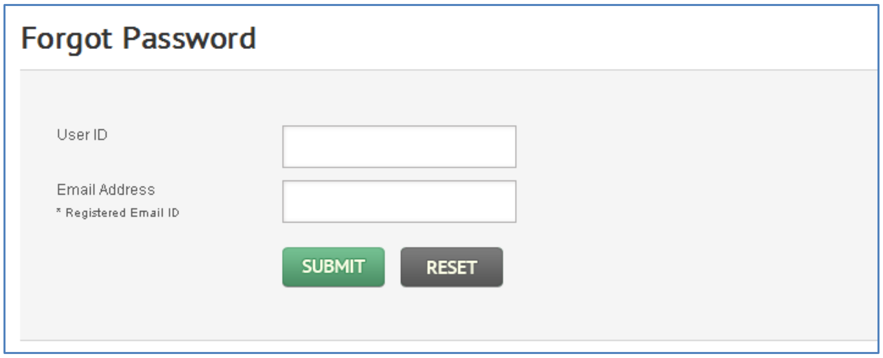
Follow the below mentioned steps to register for Non Trading Account:

- Open http://new.religareonline.com and Click FREE SIGN UP OR
- Click on the Login button on top right corner of the portal -> Click Continue To Login -> And you can use CLICK HERE FOR REGISTERATION.
- Fill the Account Registration form i.e. Provide Email Address and Password. Enter valid email id since activation code will be sent there. Fill your name, Gender, Mobile, City and Pin code
- Enter Captcha details and SUBMIT.
- You will receive the mail with Login Id and Activation code.
- Check your mail and activate your account.



2.6. I have forgotten my password, how do I retrieve the same?

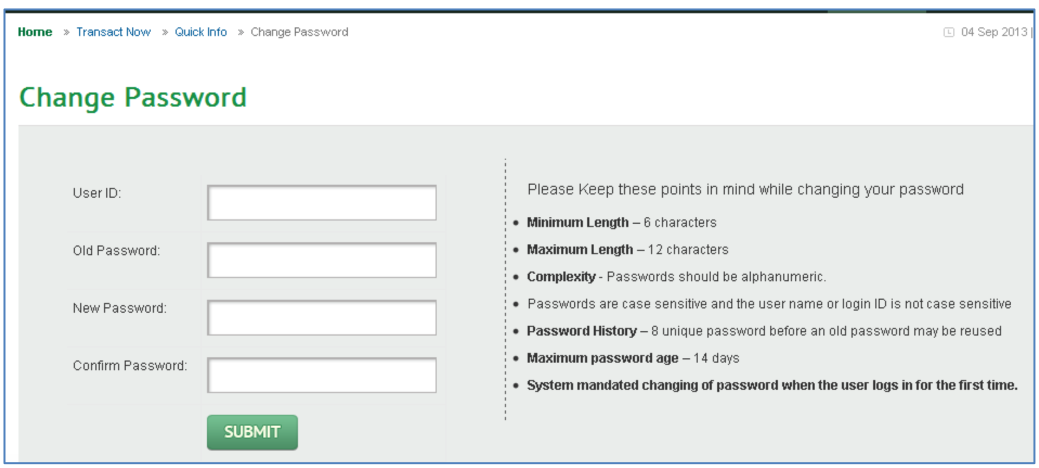
- Type http://new.religareonline.com in the browser.
- Click on the Login button on top right corner of the portal or click on the Transact Now menu to trade.
- Click Forgot Password Link under User Login page



- Enter your User ID and the Email Id which is registered with us.
- Click SUBMIT
- You will receive the new password at your registered Email address.
- Now you can login with the password received on your Email.
- The system will take you to Change Password Screen to change that password.

2.7. Where do I change my password?

- Click change Password screen link on login page or use Transact Now->Quick Info->Change Password.
- The change password screen will open



- Enter your correct User Id and existing password in User Id field and Old Password field respectively.
- Enter the new password and confirm the new password.
- Enter the new password and confirm the new password.
- Click SUBMIT Button.

Note: Follow the Password policy which is displayed on the right side of change password screen

2.8. What is the password policy?

Please keep these points in mind while changing your password:

- Minimum Length – 6 characters
- Maximum Length – 12 characters
- Complexity - Passwords should be alphanumeric.
- Passwords are case sensitive and the user name or login ID is not case sensitive
- Password History – 8 unique password before an old password may be reused
- Maximum password age – 14 days
- System mandated changing of password when the user logs in for the first time.
- **Reset account lockout after** – If once user account locked then it can only be unlocked through Admin / Mini Admin / Password Mailer Terminals.
- **The Password is masked at the time of entry**.
- **System mandated changing of password when the user logs in for the first time**.

2.9. How many wrong attempts are allowed while login?

Three attempts are allowed. After three wrong attempts, the user id will be locked.

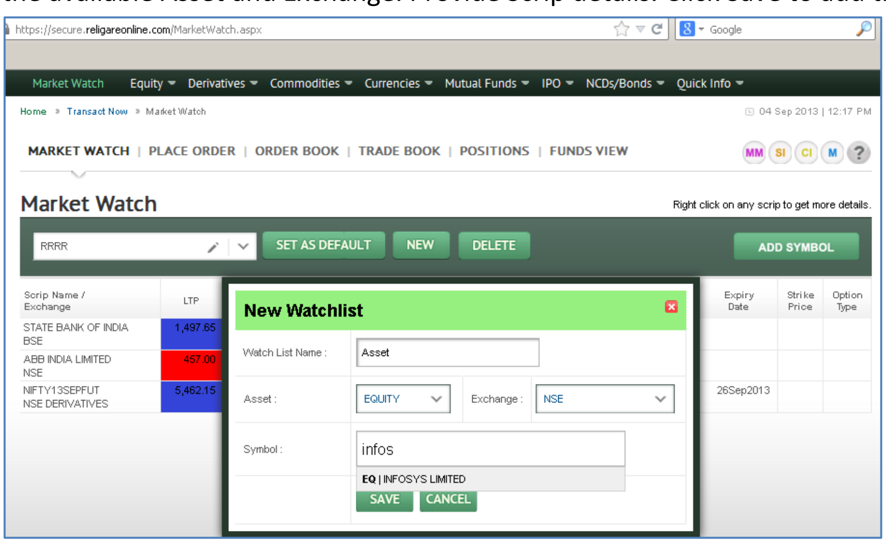
2.10. How to unlock my password?

Please go to the Forgot Password screen and follow instructions displayed.

3. Market Watch

3.1. How to create a Market Watch list?

Click Transact Now Menu->MarketWatch. Click NEW. Provide the name of the Watch list. Select the available Asset and Exchange. Provide Scrip details. Click Save to add the Market Watch.



3.2. How to Delete the Market Watch list?

- Click Transact Now Menu-MarketWatch
- Select the MarketWatch from the list which needs to be deleted.
- Click DELETE.
- Click OK to delete or CANCEL to cancel the action.

3.3. How many scrips can be added on the Market Watch?

Upto twenty (20) Scrips can be added on a single Market watch. User can create multiple Market Watch profiles to view more scrips.

3.4. How many MarketWatch profiles can be created?

Unlimited Market watches can be created on Religare Online portal.

3.5. How do I set default Market Watch?

Select the required Market Watch and click SET AS DEFAULT. The selected Market watch will be Set as default. In case there is only one Market Watch List created, that will be displayed as the default market watch.

3.6. How do I add Scrip on an existing Market Watch list?

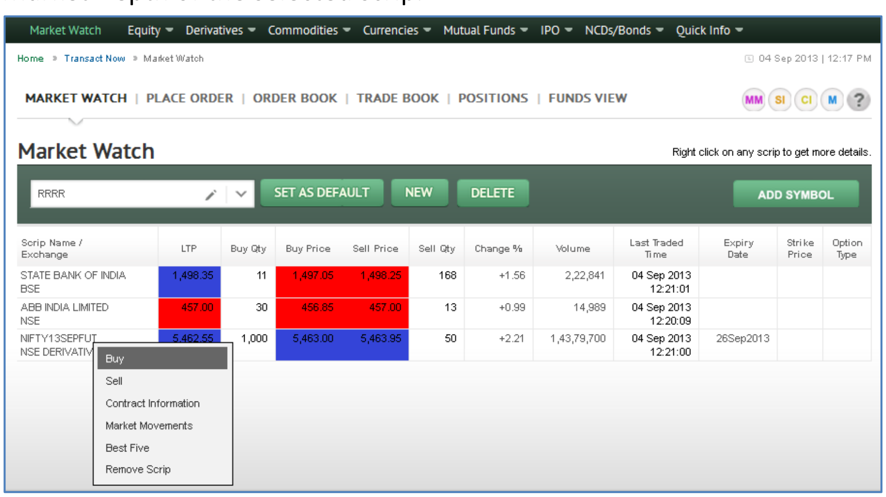
Click Transact Now Menu - MarketWatch . Select the Market Watch on which the scrip needs to be added. Click on ADD Symbol Button. Provide the Scrip details which need to be added. And click Save. The required scrip will be displayed within the Market Watch list.

3.7. How do I remove a scrip from an existing Market Watch list?

Right Click on the scrip and Select Remove. This will remove the selected scrip.

3.8. Where do I view the Market depth of the scrip?

Right click on the scrip from Market Watch and select Best five Option. This will show the Market Depth of the selected scrip.



3.9. Where is the ticker available?

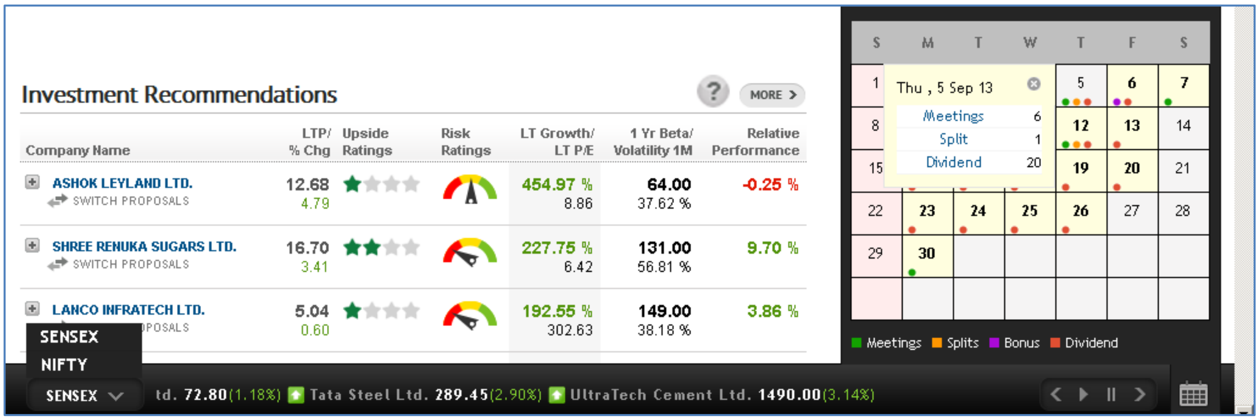
Ticker is available at the bottom of the site. You can watch the ticker of SENSEX or NIFTY

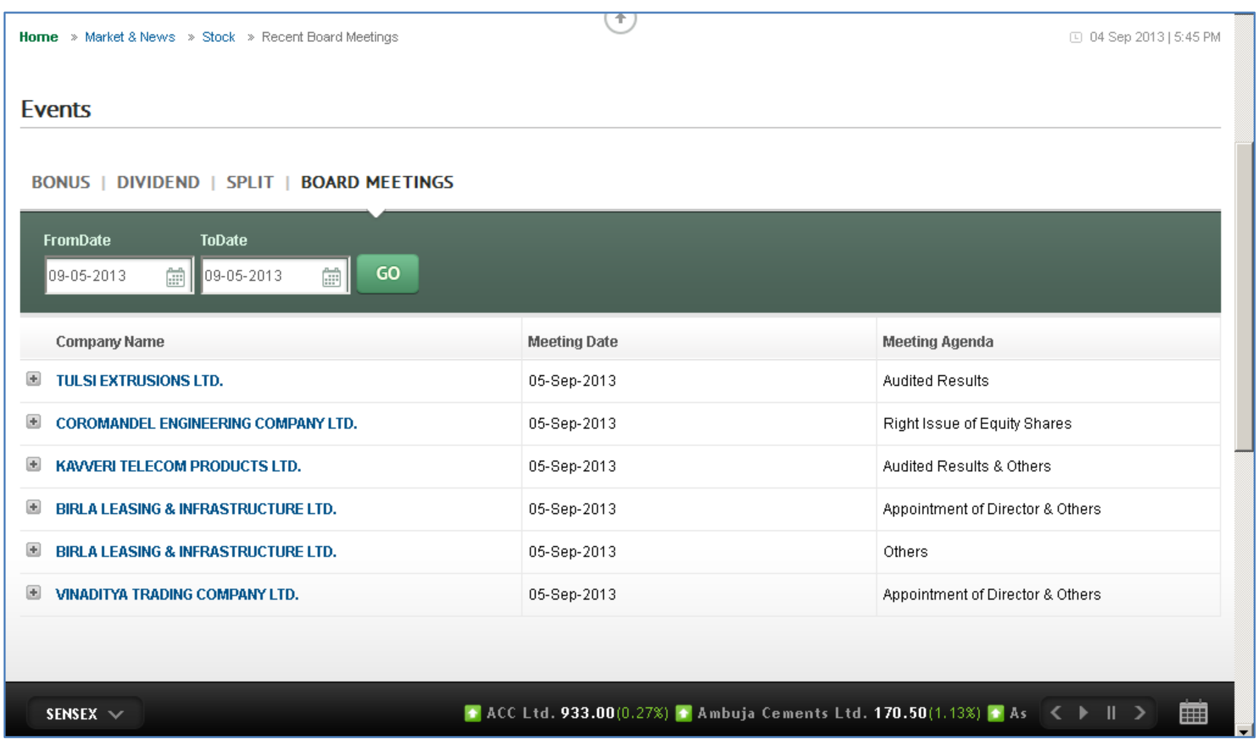
3.10. Is ticker data at the bottom of the page real-time?

The data on ticker is delayed by 15 minutes.

3.11. Do you provide the meeting dates of company?

Yes, the same is available on the ticker band. On the right side of the ticker, there is a calendar option. Right click on the date of the calendar to see the details of meetings. Click on meetings to display a list of all meetings planned for that date along with the agenda of the meeting.





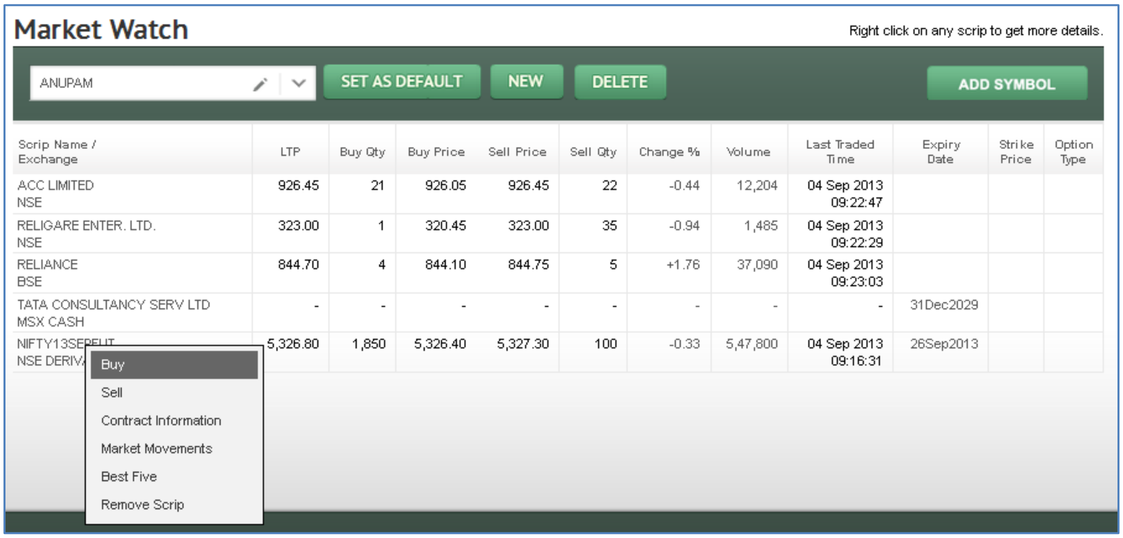
4. Order & Trades

4.1. How to place Buy Order?

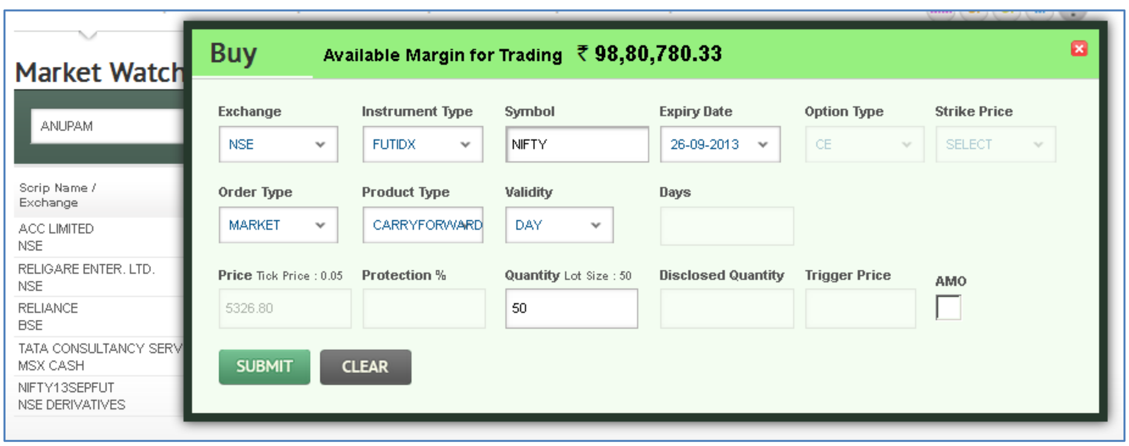
You can place the buy order in two ways i.e. either from Market watch or from Place Order window.

Place Buy Order from Market Watch window:

- Right click on the scrip from Market Watch and Select Buy

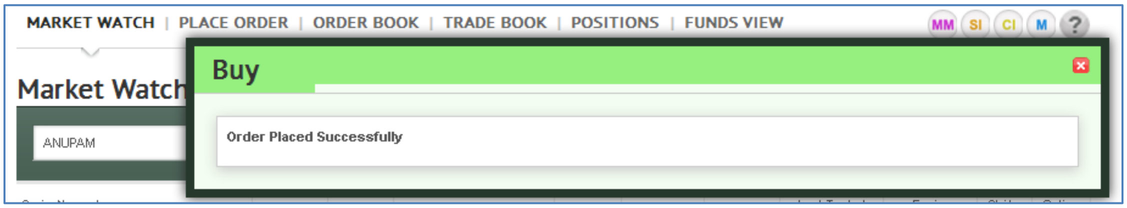


- Buy Order form window will open.
- Fill the details of Order form and click Submit.



- Click Confirm to send the Order or EDIT to EDIT the order.

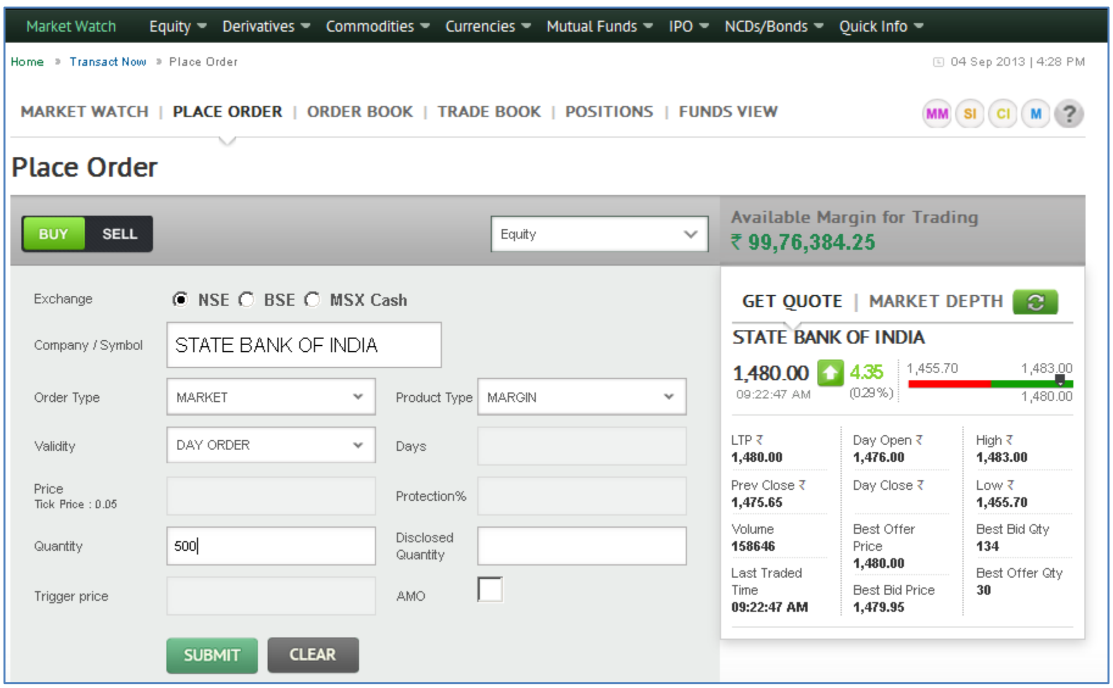
- You will get the message as Order Placed Successfully.



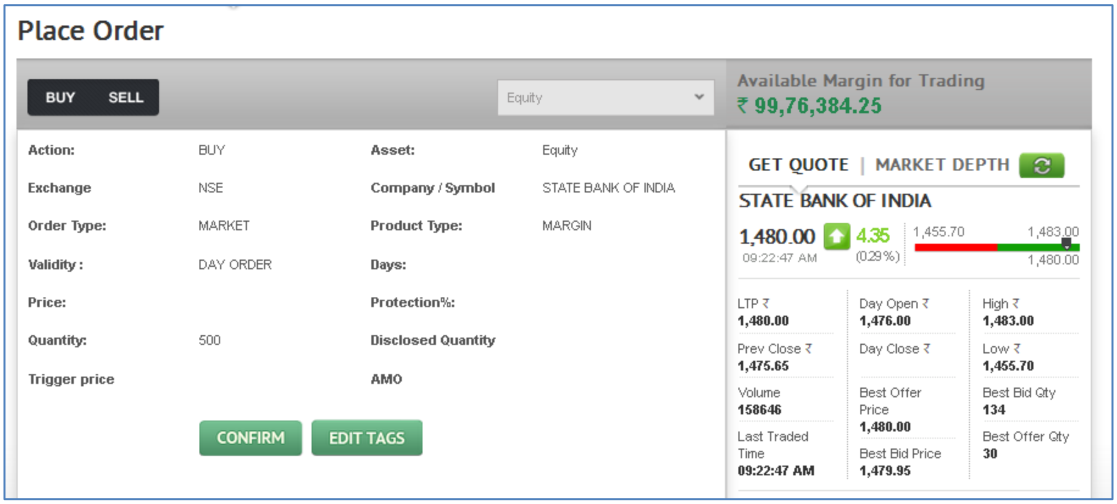
- User can check the status of Order in Order book.

Place Buy Order from Place Order Menu

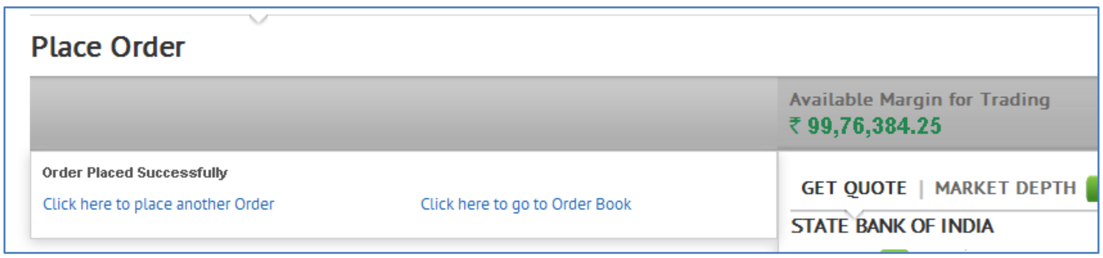
- By Default the Buy is selected on the screen.
- Select the Asset Class from the list.
- Select the relevant Exchange.
- Provide the scrip details for which the buy order needs to be placed.
- Fill the other order details of on the form and click Submit.



- Click Confirm to send the Order or EDIT to EDIT the order.



- User can check the status of Order in Order book or can click to place another Order

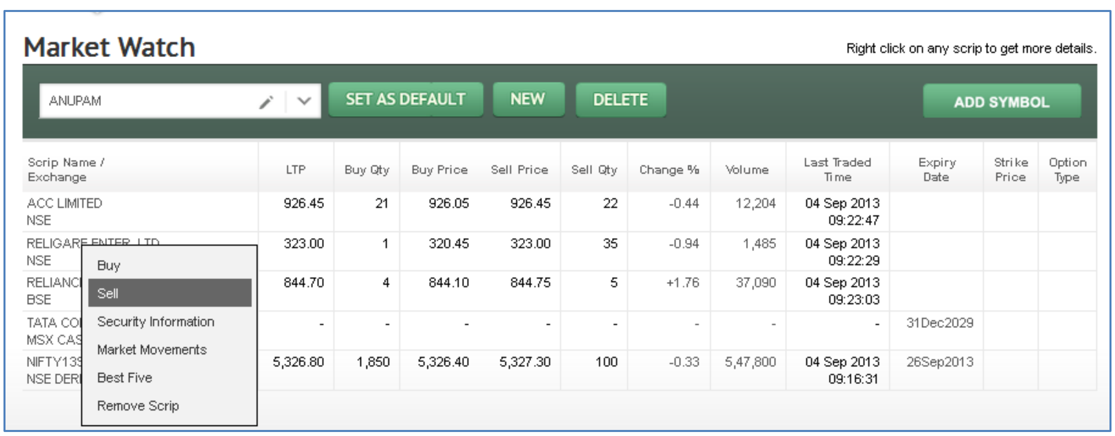


4.2. How to place Sell Order?

You can place the sell order in two ways i.e. either from Market watch or from Place Order window.

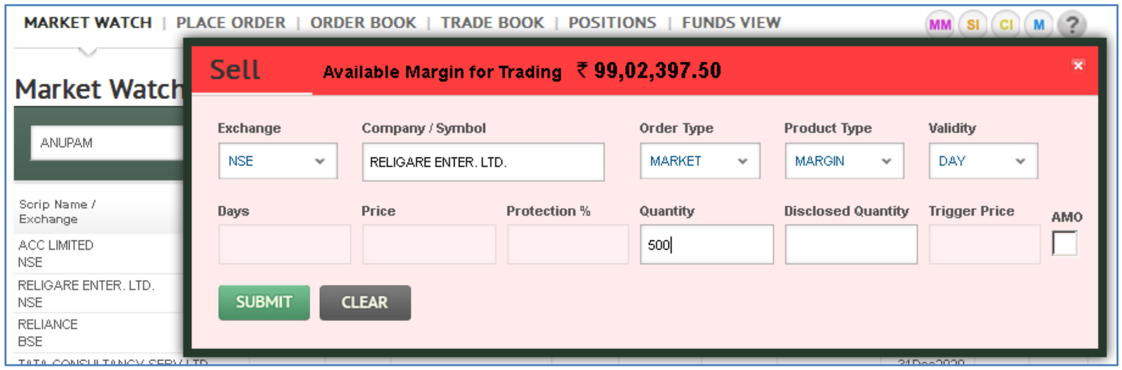
Place Sell Order from Market Watch window:

- Right click on the scrip from Market Watch and Select Sell



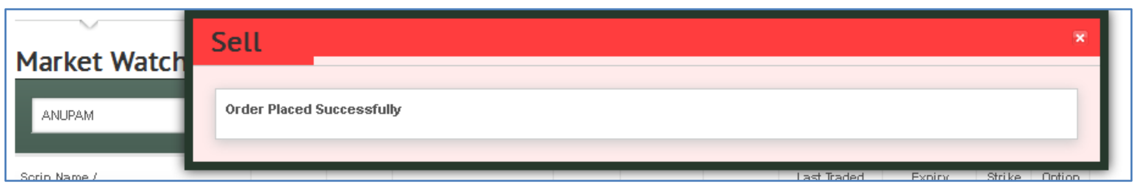
- Sell Order form window will open.

- Fill the details of Order form and click Submit.



- Click Confirm to send the Order or EDIT to EDIT the order.

- User can check the status of Order in Order book.

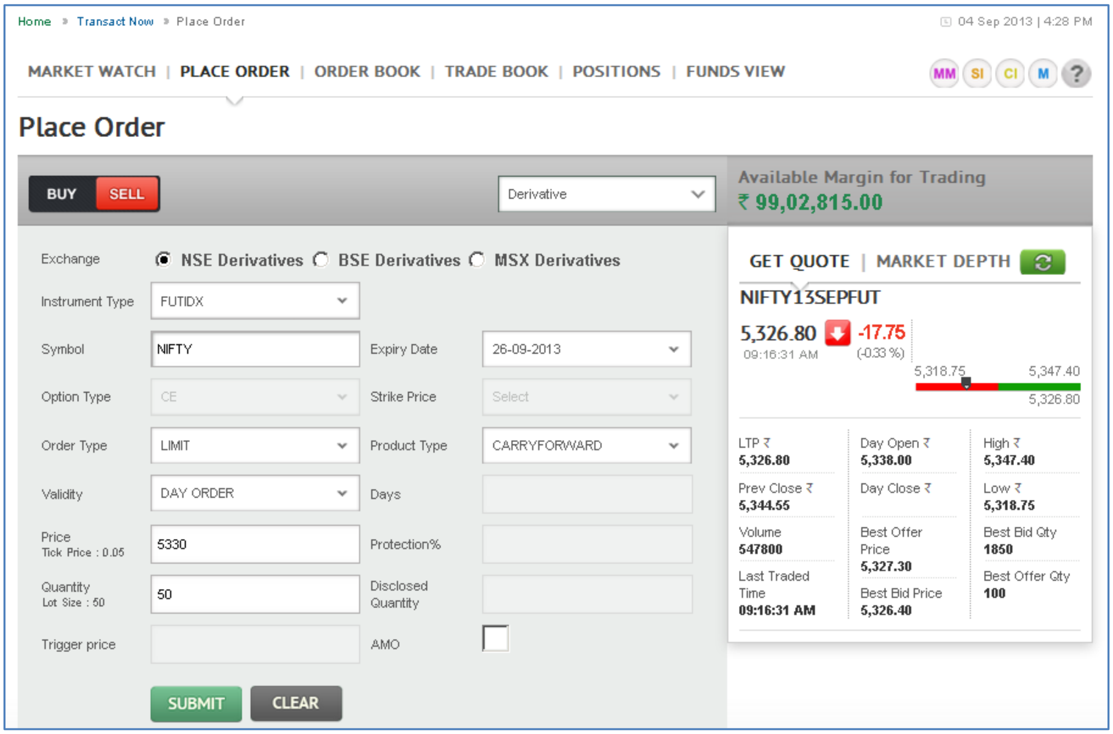


User can check the status of Order in Order book.

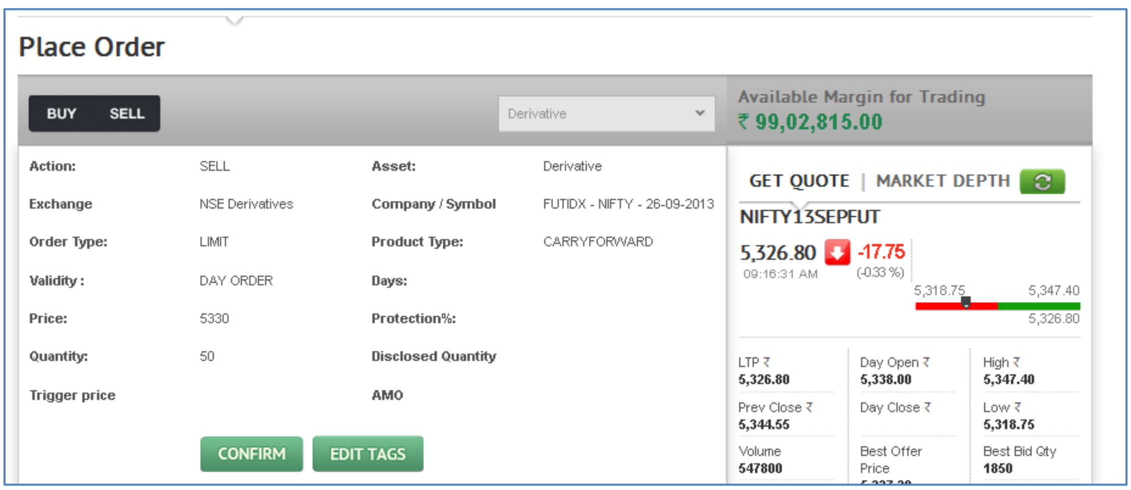
Place Sell Order from Place Order Menu

- Select the Asset Class from the list.
- By default the BUY is selected on the screen. Change it to SELL.
- Select the relevant Exchange.
- Provide the scrip details for which the sell order needs to be placed.

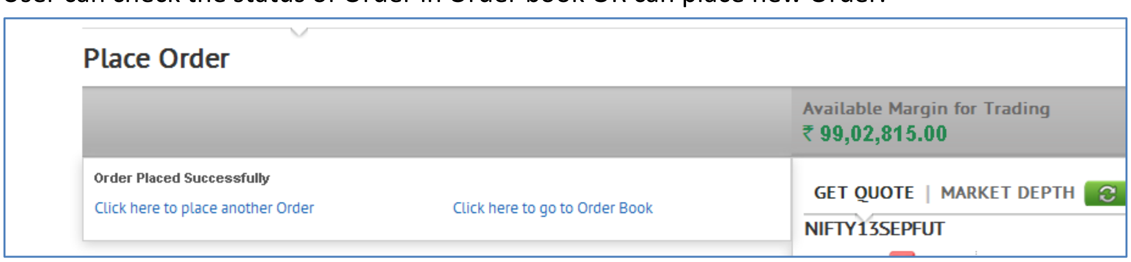
- Fill the other order details of on the form and click Submit.



- Click Confirm to send the Order or EDIT to EDIT the order.



- User can check the status of Order in Order book OR can place new Order.



4.3. What are Order types available?

The following Order types are available:

- LIMIT
- MARKET
- SL LIMIT
- SL MARKET

4.4. What are the Product types available?

The following Product types are available as per the Asset Class:

Equity:

- MARGIN(Available for Equity)
- DELIVERY
- PTST (Purchase Today Sell Tomorrow)

Derivative, Currency and Commodity:

- INTRADAY
- CARRYFORWARD

4.5. What are the different validities available?

- **Day** signifies the order is valid for one day. This is the default value.
- **IOC** signifies the order is valid for immediate execution, else it is canceled.
- **GTD** signifies the order is valid as per the limit set for no. of days. This is valid only for commodities.
- **GTC** signifies the order remains valid till the time it is canceled. This is valid only for commodities.
- EOSSES signifies end of session.
- EOTDY signifies end of today

4.6. What is disclosed quantity?

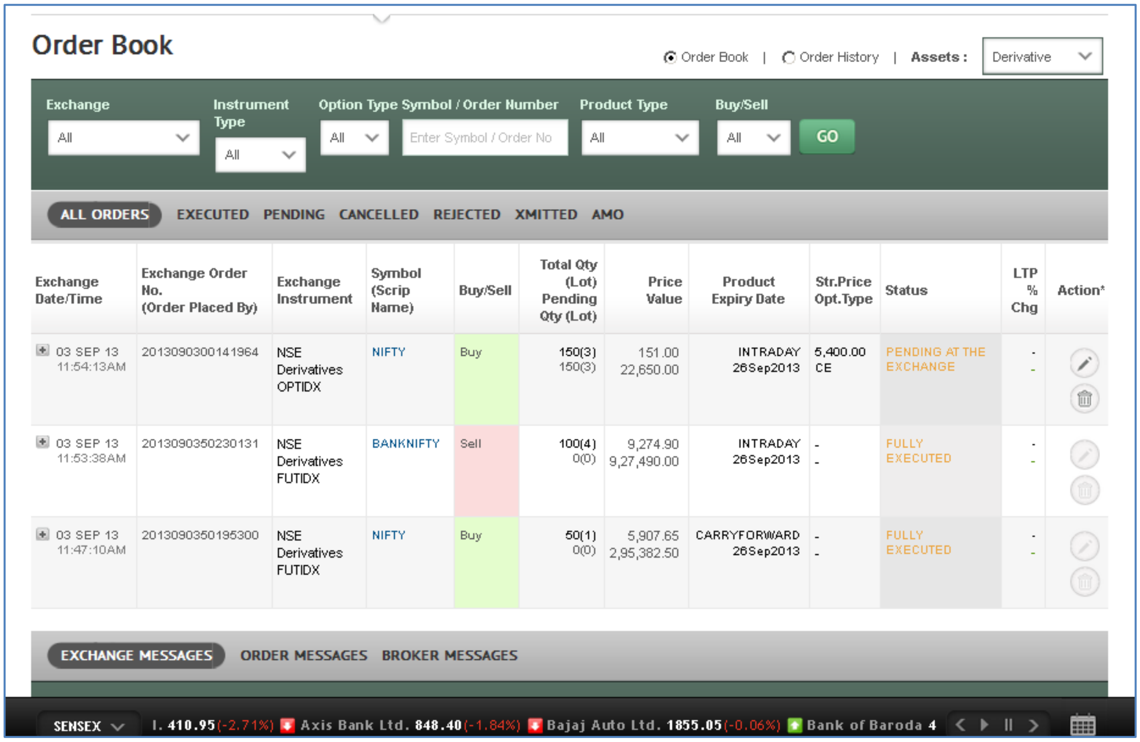
Customers can mention the disclosed quantity for the Order. Disclosed quantity can be used by the customer if he / she doesn't want to show his full order quantity to exchange. Please Note that order will be placed for the whole order quantity and only on the market screen, the display will be as as per the disclosed quantity. The disclosed quantity can't be less than the 10% of order quantity.

5. Order Book

5.1. What is Order Book?

Order book is the window that shows the status of the Orders placed by the customer. The Customer can view all the Orders together or sort on Order type, product type, exchange, scrip. Sorting is also available on the Order status i.e. Executed /Pending /Cancelled/Rejected/AMO

Orders.



5.2. Where do I view the status of the order?

Customer can view the status of all orders in Order Book Menu. The Customer can view all the Orders together or sort on Order type, product type, exchange, scrip. Sorting is also available on the Order status i.e. Executed /Pending /Cancelled/Rejected/AMO Orders.

5.3. How do I modify the Order?

Only pending orders can be modified. Click Order Book Menu. Click on **Action***- **Modify Order (**  **)** for the pending order which needs to be modified. Modify the details and clicks submit.

5.4. How do I cancel the Order?

Only pending orders can be modified. Click Order Book Menu. Click on the **Action***- **Cancel Order** for the pending order which needs to be Cancel.

5.5. How do I place Square-Off Order?

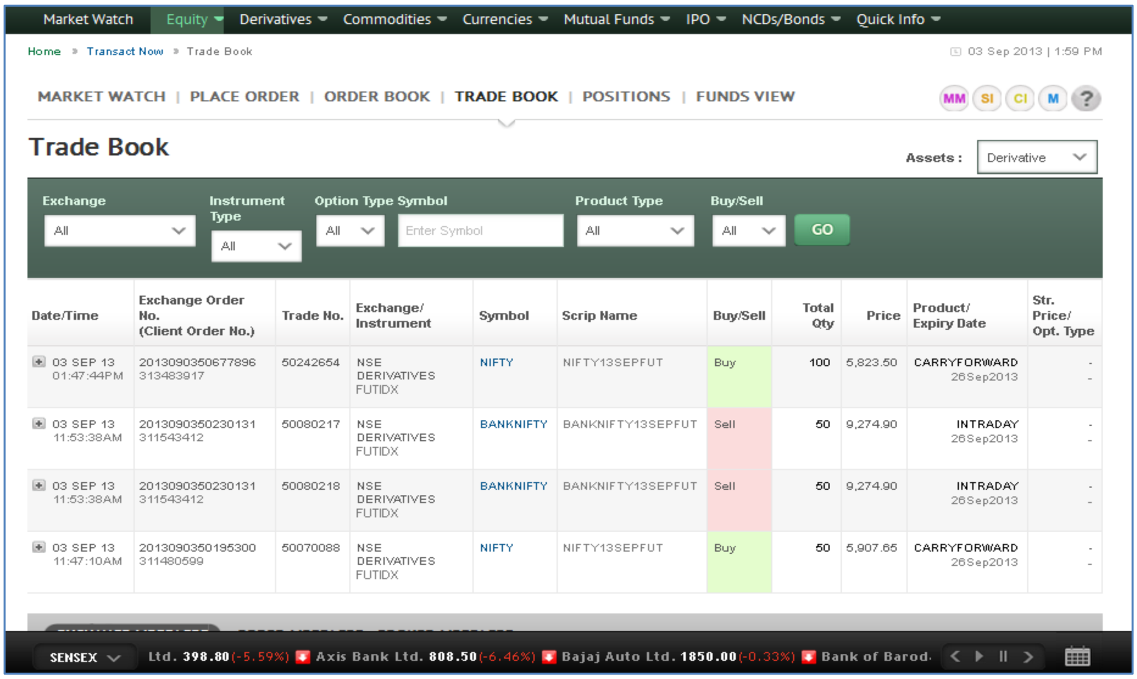
Customer can square off the open position through the Position Menu.

6. Trade Book

6.1. What is Trade Book?

- Trade Book shows the details of all the trades executed.
- The trade book is available under Home->Transact Now-> Trade Book.
- Trade book can viewed Asset Wise. Select the Asset from the Asset List available on the right side of the Trade book.

- The details available under trade book are Symbol, Trade Id, Transaction Type (i.e. Buy/Sell), Trade price, Total Traded Quantity, Amount, Order Id, and Product Type (i.e. Intraday / Delivery)



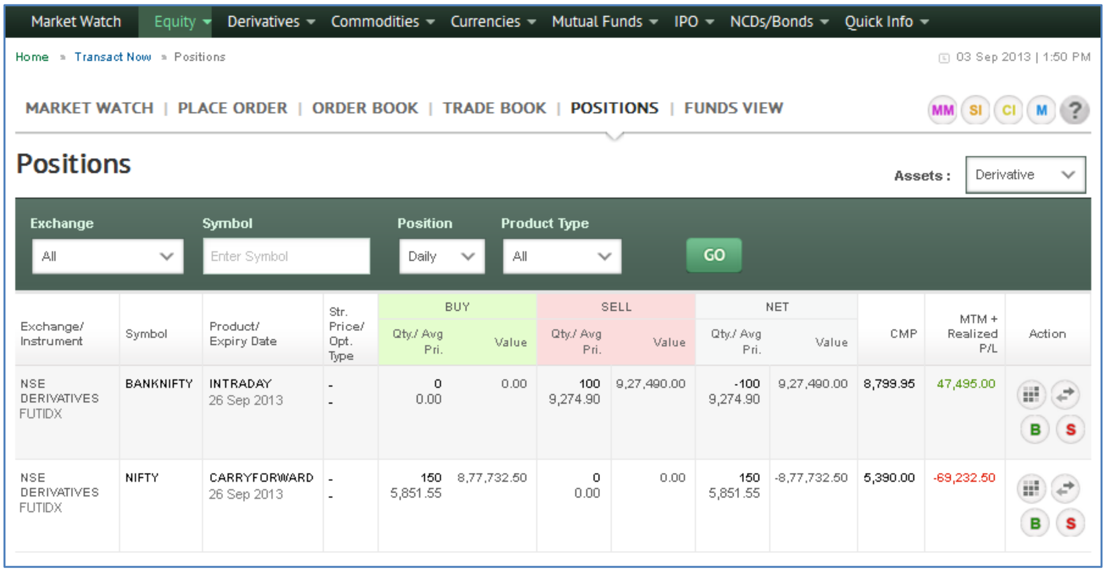
6.2. Can I cancel the traded Order?

Order once traded cannot be cancelled.

7. Positions

7.1. What is Position window?

The Position window displays the combined net position details for the equities and the derivatives market segment.. All details such as contract, total buy/sell quantity, buy/sell average, net quantity, net average, net value, net price, market price, mark to market value position, mark to market gain/loss for the derivatives segment are displayed in this window.



7.2. Where do I check the Net Position?

Customer can check the Net Position under the Positions tab. Select Menu **Transact Now** -> Select any Asset either of(Equity/Derivatives/Commodities/Currencies) -> **Positions**

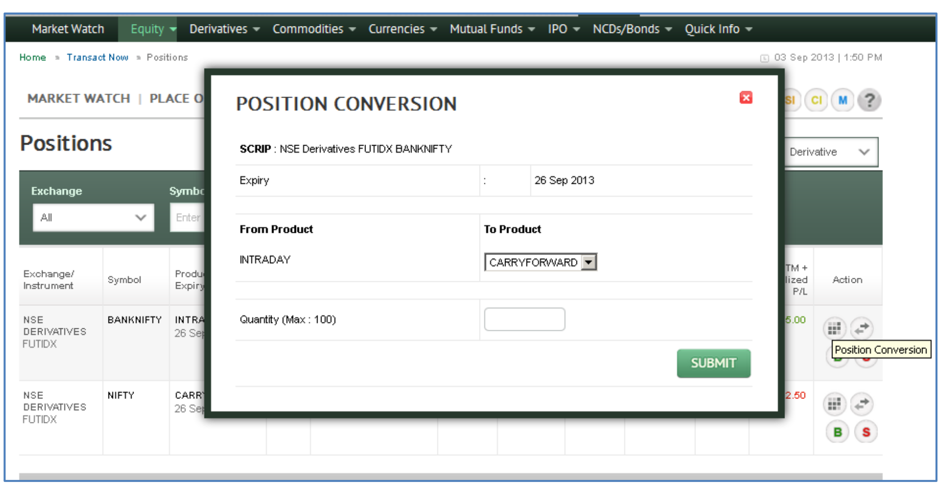
Note: The position can be seen asset wise only under the selected Asset Menu->Positions

7.3. Can I do position conversion?

Yes, you can convert the product type and the position will be converted.

Follow the steps:

- Go to Transact Now->Positions
- Click the **Position conversion option** ( ) under action in front of the position you want to convert.
- The position conversion window will open.
- Fill the details and clicks SUBMIT.



7.4. Can I squareoff my Open position?

Yes, you can squareoff your open position.

Follow the steps:

- Goto Transact Now->Positions
- Click the **SquareOff option** ( ) under action in front of the position you want to squareoff.
- The squareoff Order book window will open.
- Fill the order details and click SUBMIT

7.5. Where do I check the shares at my Demat?

Customer can check the demat shares under the Position.

7.6. When will my shares come into my account?

The equity shares will come into the account on T+2 working day. Please check the Postions for different Assets will be available under Position Menu

7.7. Where do I check MTM of the positions?

Member can check the MTM under the Positions. **Note:** The position can be seen asset wise only under the selected Asset Menu->Positions

7.8. What is MTM?

MTM is Mark to Market on the open Positions. It will show what is the unrealized profit/loss for that particular stock.

8. FUNDS VIEW

8.1. What is Funds View?

Funds View will show the fund amount available for trading in the relevant Asset class. It will also show the funds utilized by the customer. User can filter on market segment or select funds view for relevant market segments or the entire market segment combined.

The following information is available under this section:

- Deposit: Total amount deposited by the customer i.e. the ledger balance available at BOD.
- Funds Transferred Today: Amount transferred in customers account today.
- Funds Withdrawal: Amount which customer can withdraw.
- Collateral Benefit: Collateral benefit provided to the customer for trading. The collateral amount is calculated on the stock hold by customer after considering the haircut.

- Limit Utilization: Limit utilized by the customer at that time. It will consider the Order limit of traded and pending orders.
- Booked Profit/Loss: Whatever Profit or Loss is booked on the positions can be checked here. Customer can view consolidated figure of Profit/Loss of all Assets. Or it can be viewed Asset wise.
- MTM Profit/Loss: Notional Profit/Loss for the Open positions only.

Funds View

Funds View | Margin Report

Periodicity

All Exchange Combined Expiry

GO

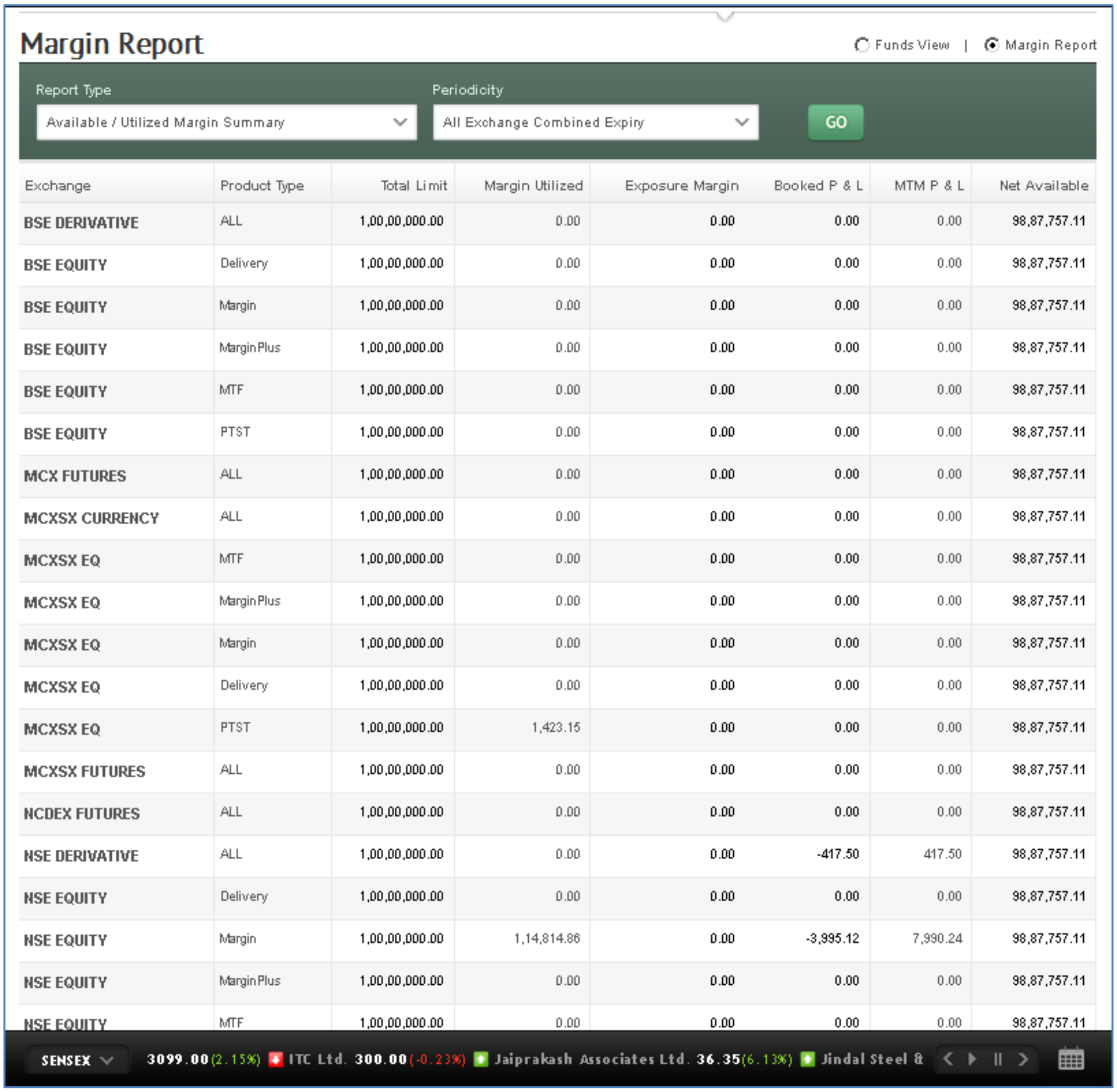
	TRADING	IPO	MF	TOTAL
Deposit	1,00,00,000.00	0.00	0.00	1,00,00,000.00
Funds Transferred Today	0.00	0.00	0.00	0.00
Funds withdrawal/Allocation	0.00	0.00	0.00	0.00
Non Withdrawable Deposit/Adhoc Deposit	0.00	NA	NA	0.00
Collateral Benefit	0.00	NA	NA	0.00
Credit For Sale Deposit	0.00	NA	NA	0.00
TOTAL TRADING POWER LIMIT	1,00,00,000.00	0.00	0.00	1,00,00,000.00
Limit Utilization	-1,16,238.01	0.00	0.00	-1,16,238.01
Booked Profit/Loss	-4,412.62	NA	NA	-4,412.62
MTM Profit/Loss	0.00	NA	NA	0.00
TOTAL UTILIZATION	-1,20,650.63	0.00	0.00	-1,20,650.63
Net Available Funds	98,79,349.37	0.00	0.00	98,79,349.37
For Trading	98,79,349.37	0.00	0.00	98,79,349.37
For Allocation/Withdrawal	98,79,349.37	NA	NA	98,79,349.37

8.2. What is Margin Report?

This report gives the details of margin provided and whatever is utilized under the assets. Customers can also check the Net Available margin available for trading under the assets. Report will display an exchange wise, product wise and scrip wise margin picture. By using following options available as filter/choice user can customize the view:

- Exchange wise product wise scrip wise utilized margin
- Available/Utilized margin summary
- Periodicity/Exchange drop down

System will populate the list of periodicities in which is be set for respective user by Member. User can select respective periodicity and on click on submit button, system will display result for selected periodicity.



Exchange	Product Type	Total Limit	Margin Utilized	Exposure Margin	Booked P & L	MTM P & L	Net Available
BSE DERIVATIVE	ALL	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
BSE EQUITY	Delivery	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
BSE EQUITY	Margin	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
BSE EQUITY	Margin Plus	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
BSE EQUITY	MTF	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
BSE EQUITY	PTST	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
MCX FUTURES	ALL	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
MCXSX CURRENCY	ALL	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
MCXSX EQ	MTF	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
MCXSX EQ	Margin Plus	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
MCXSX EQ	Margin	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
MCXSX EQ	Delivery	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
MCXSX EQ	PTST	1,00,00,000.00	1,423.15	0.00	0.00	0.00	98,87,757.11
MCXSX FUTURES	ALL	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
NCDEX FUTURES	ALL	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
NSE DERIVATIVE	ALL	1,00,00,000.00	0.00	0.00	-417.50	417.50	98,87,757.11
NSE EQUITY	Delivery	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
NSE EQUITY	Margin	1,00,00,000.00	1,14,814.86	0.00	-3,995.12	7,990.24	98,87,757.11
NSE EQUITY	Margin Plus	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11
NSE EQUITY	MTF	1,00,00,000.00	0.00	0.00	0.00	0.00	98,87,757.11

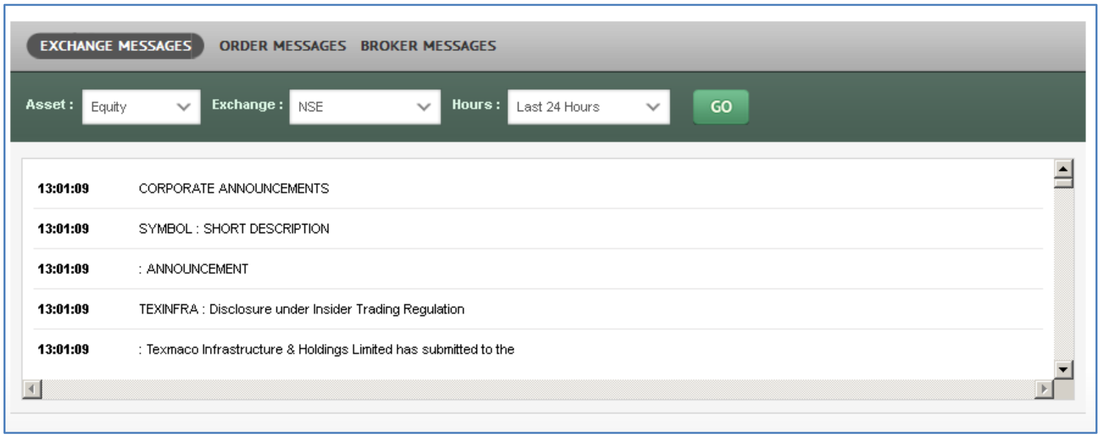
9. Message Logs

9.1. What is Message Log?

The Messages Log window contains all messages such as Transaction messages, Market messages, Order Confirmations, Trade Confirmations, Auction messages, System messages, Surveillance messages, and Alert Messages sent by the Exchange and the Administration Terminal.

- Broker Messages: Records and maintains log of messages sent by the Member to the Customer

- Exchange Messages: Records and maintains log of messages sent by the Exchange on an hourly basis. By specifying last number of hours in No. of Hours fields, selective messages can be viewed.
- Order Messages: Records and maintains the log of order



9.2. Is the Online Scheme Subscription module available on new Religare Online portal?

No. The Online subscription module is currently not available on new Religare Online portal.

9.3. What about my Trade Reward facility?

No. The trade reward facility has been stopped and will not be available in new Religare Online portal as of now. The existing customers will have to redeem their points at the earliest before 15th November 2013.

9.4. Will I have to access default port 80 to use the new Religare Online application?

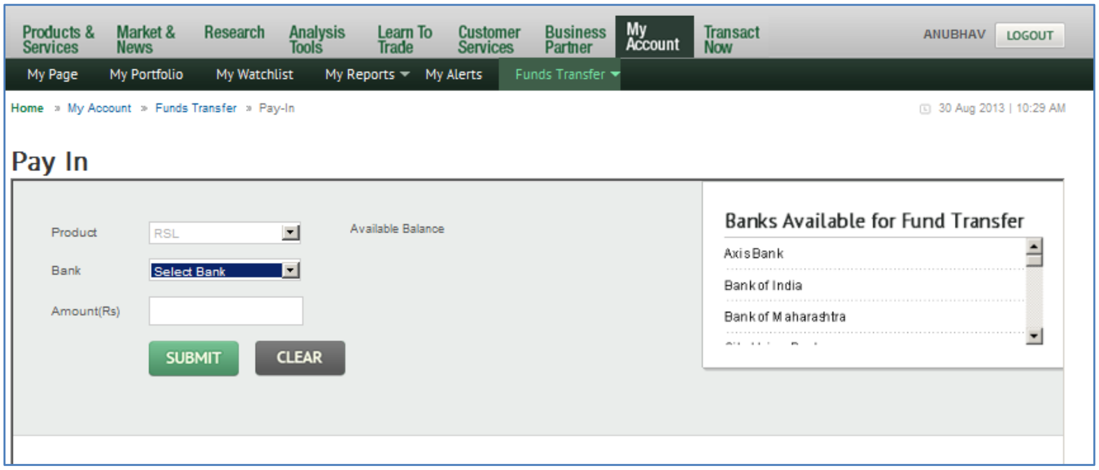
No. There is no need to access default port 80 to access the new application.

10. FUNDS Transfer

10.1. How to transfer the funds Online?

- Click My Account → Funds Transfer → Pay In
- Select the product in which you want to transfer the funds
- Select your mapped bank from which you want to transfer the funds
- Enter the amount to transfer the funds
- Click Submit
- The system will take you to net banking of the selected bank. Follow your net banking process.

- Please do not close the fund transfer page (of your bank or the platform) till you get a reference number from your bank and the trading application.



10.2. How much time does it take to reflect the funds in Funds View after online funds transfer?

The funds will reflect immediately after the successful transfer has happened. The fund will show against the line item ‘**Funds Transferred Today**’ in the Funds View Report.

10.3. Which banks are available for online fund transfer?

Currently the following list of banks are available to transfer the funds Online:

- ICICI Bank
- AXIS Bank
- Corporation Bank
- YES Bank
- HDFC Bank
- Indusind Bank
- IDBI
- Lakshmi Vilas Bank
- Bank of India
- Kotak Mahindra Bank
- State Bank of India
- State Bank of Hyderabad
- Karur Vysa Bank
- Federal Bank
- City Union Bank
- State Bank of Mysore
- State Bank of Bikaner & Jaipur
- State Bank of Travancore
- Indian Bank
- Bank of Maharashtra

- Deutsche Bank
- Catholic Syrian bank
- Indian Overseas Bank

10.4. What are the other facilities to allocate the funds for trading?

Customer can also transfer funds by providing cheque at the Branch for the amount to be transferred.

10.5. I have transferred the funds online but it's not reflecting?

Login to your bank account and check whether the debit entry has happened or not. In case the debit entry can be seen in your bank account but the funds are not reflecting on your trading website, then call our customer support 1860-25-88888 with the transaction details as well as the reference number generated during the fund transfer.

10.6. Is there any timing to transfer the funds online?

You can transfer the funds anytime from 7.30 am to midnight depending on the facility availability on your net banking account.

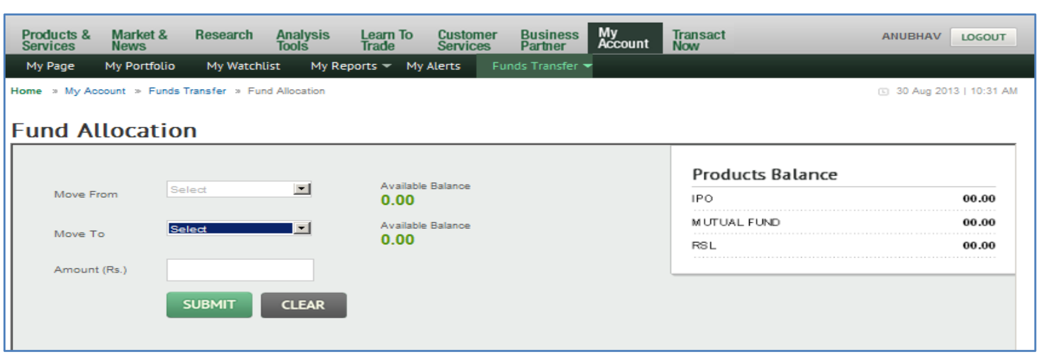
10.7. What is Fund allocation?

Fund allocation will show you the details of funds allocated to assets for trading. Customers can allocate the available funds from one asset to another using this option. This may be required for allocating funds from Equity to Mutual Funds & IPO/Bonds/NCDs or vice versa.

10.8. How to allocate funds from one product to another?

- Click My Account → Funds Transfer -> Fund Allocation
- Select the Move From Option
- Select the option for fund allocation from Move To section
- Enter the Amount to allocate
- Click Submit.

Note: NCDs come under IPOs . So to trade in NCDs, allocate the funds to IPO.



10.9. How to allocate the funds available in ledger to IPO?

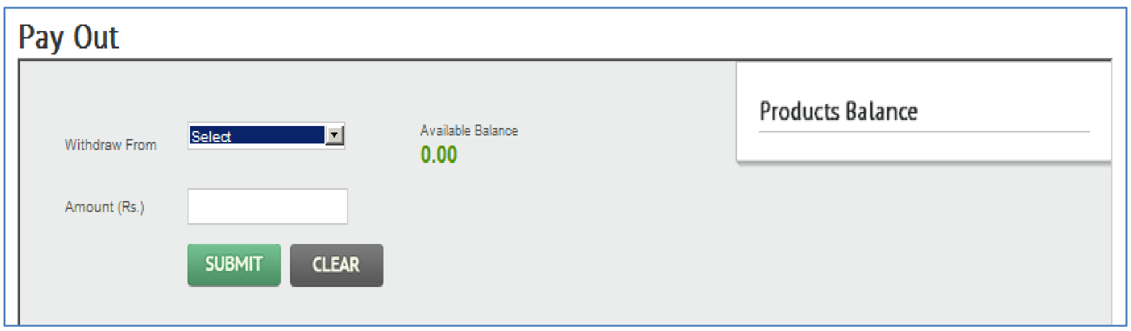
- Click My Account → Funds Transfer -> Fund Allocation
- Select the Move From Option
- Select the option from Move To where the funds needs to be allocated
- Enter the Amount to allocate
- Click Submit.

Note: NCDs come under IPOs . So to trade in NCDs, allocate the funds to IPO.

10.10. How do I transfer funds set aside to any product, back to my Ledger?

- Click My Account → Funds Transfer -> Pay Out
- Select the Withdraw From Option
- Enter Amount and click Submit.

Note: The funds will only be allocated to Ledger. Further, to place the fund withdrawal request from Ledger to Bank account call on 1860 25 88888 or mail us at wecare@religareonline.com



10.11. Can I withdraw Funds online and How?

No. Online fund withdrawal is not available as of now. Place the fund withdrawal request on Customer care no 1860 25 88888 or mail us at wecare@religareonline.com

11. IPO

11.1. Where will I get the information of Current, Past and Forthcoming IPO's?

Click Transact Now->IPO->IPO Details. This will show the list of current IPOs.

11.2. What is the minimum amount I need to pay for IPO?

Every issue specifies a minimum quantity for the bid. Each customer needs to apply the bid for the minimum quantity at least. Investments can be made in multiples of minimum quantity. (Multiple of quantity is also specified in the issue).

11.3. Can I apply the same IPO through another broker at the same time?

No. You can make only one application under your name. Multiple applications will be rejected.

11.4. How do I place IPO order?

- Click Transact Now->IPO->IPO Listing Page. This will show the list of current IPOs. Select APPLY under the IPO for you wish to place the bid
- Enter the lots and Price
- Click on I Agree (Terms & Conditions)
- Click SUBMIT to place the order.

11.5. Can I modify or cancel my online bid?

You can cancel/modify the bid before the cut time of the IPO or before the order is confirmed from exchange. The order status of the order can be seen under Transact Now->IPO->Order Book.

11.6. Where can I check whether the shares are allocated?

Customer can check the allocation of shares under Transact Now->IPO->Allocation Book

12. NCDs/Bonds

12.1. What are NCDS?

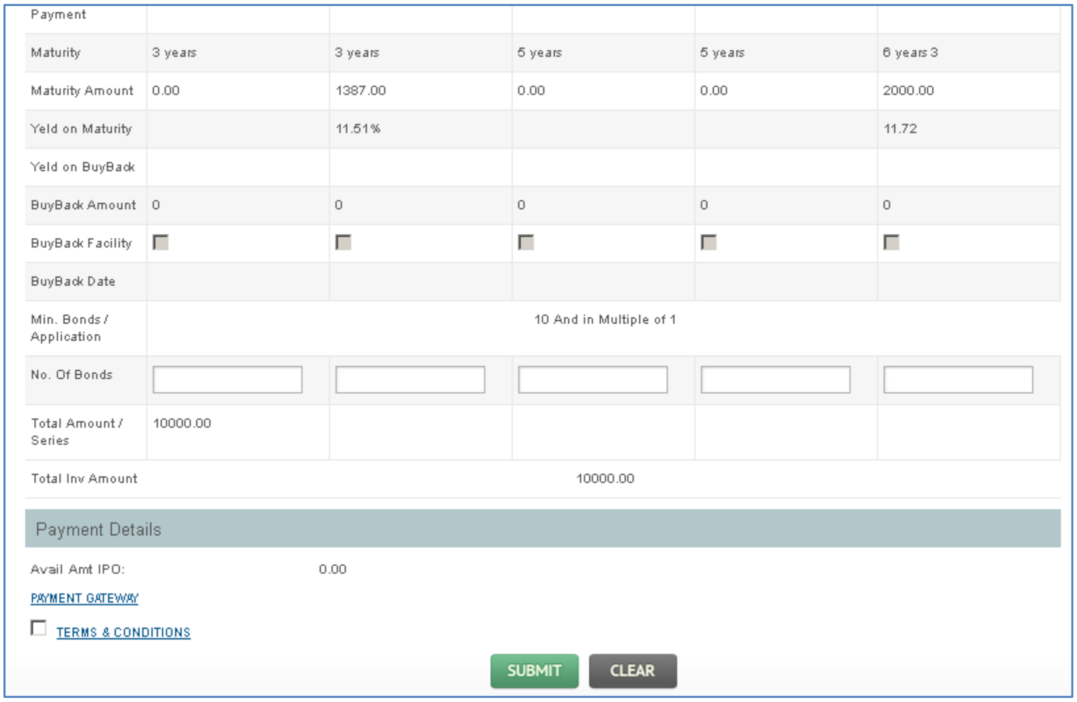
Non-convertible debentures (NCDs) are debt instruments with a fixed tenure issued by companies to raise money for business purposes. Unlike convertible debentures, NCDs can't be converted into equity shares of the issuing company at a future date.

12.2. Where can I view the list of forthcoming NCDs/Bonds?

Click Transact Now->Bond Listing Page. This will show the list of NCDs/Bonds

12.3. How to place order in NCD?

- Click on Transact NOW->Bond Listing
- Click on APPLY under NCDs/Bonds for which you want to place the order.
- Enter No. Of Bonds you want to apply under which maturity.
- Click Terms and Conditions Check box
- Click SUBMIT.



Payment					
Maturity	3 years	3 years	5 years	5 years	6 years 3
Maturity Amount	0.00	1387.00	0.00	0.00	2000.00
Yeld on Maturity		11.51%			11.72
Yeld on BuyBack					
BuyBack Amount	0	0	0	0	0
BuyBack Facility					
BuyBack Date					
Min. Bonds / Application	10 And in Multiple of 1				
No. Of Bonds					
Total Amount / Series	10000.00				
Total Inv Amount	10000.00				

Payment Details

Avail Amt IPO: 0.00

PAYMENT GATEWAY

TERMS & CONDITIONS

SUBMIT CLEAR

12.4. Can I modify/cancel my bid?

Yes you can modify or cancel the bid under Order book till it is not sent to exchange. The order
book is available under Transact Now-> NCDs/Bonds->Order Book.

12.5. Where can I check whether I have received the bond?

The bonds allocation details are available under Transact Now-> NCDs/Bonds->Allocation Book.

12.6. Is PAN mandatory for NCD?

Yes, PAN is mandatory as per SEBI irrespective of amount involved.

12.7. What is Put Option in a NCD?

A ‘put’ option means that the investor has an option to surrender the debenture if he wants to, and get back your principal. A put option gives a lot of flexibility to the investor – if interest rates go up, and he can get better rates from the market, he can exercise the put option and get back the money and invest it elsewhere.

12.8. What is Call Option in a NCD?

A ‘call’ option means that the company has an option to ask the investor to surrender the debenture, and pay back the principal to you.
A call option gives flexibility to the company – if interest rates go down, and the company can

get funds at lower rates from the market, it can exercise the call option and give the money back and can raise money from the market at lower rates.

13. Mutual Funds

13.1. Is Mutual Fund (RTA model) available online?

Yes. Mutual Fund (RTA model) is available on new Religare Online. However all SIP orders on RACE platform need to be cancelled.

13.2. Can I trade in MFSS online using Religare Online?

Mutual fund trading is available on the unified platform

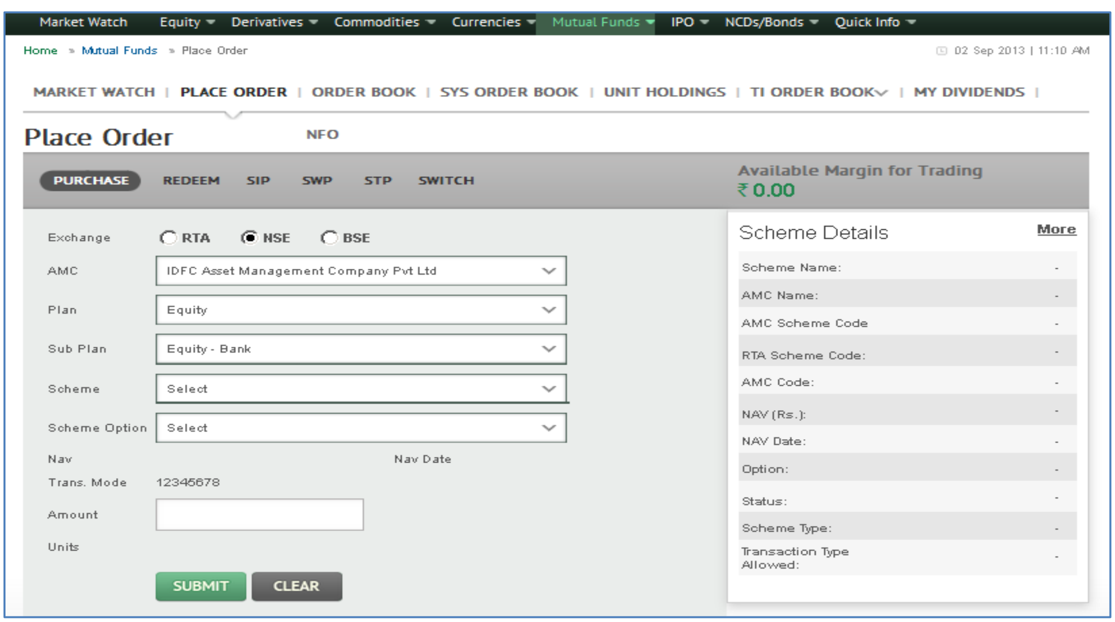
- Place orders in SIP, STP, SWP online
- Redeem units Online
- View of dividends paid
- Online NAV display
- Apply in NFO

13.3. Who all are eligible to participate in Mutual fund?

Individuals, HUF and Body Corporate can participate in Mutual fund.

13.4. How to place order in Mutual fund online?

- Select Transact NOW->Mutual Funds → Place Order->PURCHASE
- Select the AMC, Plan, Sub Plan and Scheme
- Enter the amount you want to invest
- Click SUBMIT



13.5. What is SIP (Systematic Investment Plan) and explain process flow for SIP order?

Systematic Investment Plan is an option where the customers can invest in a scheme with fixed amount at every specified frequency for the particular period. The SIP order will be placed automatically on that specified frequency and the NAV of that day will be applicable. Ensure that the SIP scheme option is available under that scheme.

- Select Transact NOW->Mutual Funds → Place Order->SIP
- Provide the fund details i.e. select AMC, Plan, Sub Plan, Scheme, Scheme Option for which you want to place the SIP request.
- Select the frequency at which the SIP will deduct
- Select the Start day for SIP.
- Enter the Installments figure. These no. of installment will be taken for SIP
- Enter Amount for which SIP needs to be deduct and
- SUBMIT the request.

13.6. What is SWP and explain order flow for SWP order?

Systematic withdrawal Plan is an option where investor can withdraw a pre-defined amount from his fund at a specified frequency for a specified period.

- Select Transact NOW->Mutual Funds → Place Order->SWP
- Provide the fund details i.e. select AMC, Plan, Sub Plan, Scheme, Scheme Option for which you want to place the SWP request.
- Select the SWP Option
- Select the frequency at which the SWP will be credited each time.
- Select the Start day for SWP.
- Enter the Installments figure. These no. of installment will be taken for SWP
- Enter Amount for which SWP needs to be considered
- Click SUBMIT.

13.7. Where can I check the SWP Orders?

SWP orders can be seen under SYS Order Book. The same will be available under Transact NOW->Mutual Funds →SYS Order Book.

13.8. What is STP and explain order flow for STP order?

Systematic Transfer Plan(STP) is an option where a customer who holds units of scheme of the fund can transfer a determined amount to another scheme of the fund at a specific frequency for a specific period

- Select Transact NOW->Mutual Funds → Place Order->STP
- Provide the fund details i.e. select AMC, Plan, Sub Plan, Scheme, Scheme Option of the scheme from where you want to place transfer.

- Select the STP In plan details i.e . STP In Plan, STP in Sub Plan, STP In Scheme, STP In Scheme Option of another scheme of that fund where you want to transfer the investment to.
- Select the STP Option
- Select the frequency at which the STP will be deducted each time.
- Select the Start day for STP.
- Enter the Installments figure. These no. of installment will be taken for STP
- Enter Amount for which STP needs to be considered
- Clicks SUBMIT.

13.9. What is SWITCH and explain order flow for SWITCH order?

Some Mutual funds provide an option to switch the investment from one scheme to another scheme within that fund. The Mutual fund may levy the switching fee. Customer can use switch to change their investment pattern.

- Select Transact NOW->Mutual Funds → Place Order -> SWITCH
- Provide the fund details i.e. select AMC, Plan, Sub Plan, Scheme, Scheme Option of the scheme from of the existing Folio.
- Select the Switch In plan details i.e. Switch In Plan, Switch in Sub Plan, Switch In Scheme, Switch In Scheme Option of another scheme where you want to transfer the investment to.
- Select the Switch Option
- Clicks SUBMIT.

13.10. What is NFO and explain to place NFO order?

NFO is a new fund offer. Any new scheme launched by a Mutual fund comes under NFO. Customers can view Current and Forthcoming NFOs under Transact Now->Mutual Funds. To place the order in NFO, click on APPLY under the NFO.

13.11. How do i redeem the units?

- Select Transact NOW->Mutual Funds → Place Order
- Select the REDEEM Tab
- Select the fund details i.e. AMC, Plan, Sub Plan, Scheme, and Scheme Option; of which you want to place the redemption order.
- Select the redeem option (All Units/Units/Amount). All Units option will redeem all the units available under that scheme. While customers can also redeem the partial units or can mention the amount for redemption.
- Click Submit.

13.12. Where will I get the credit of redeemed units?

Redemption amount will be credited in the bank account which is linked to your trading account. There are few AMCs which do not offer direct credit facility to few banks. If such cases, customer will receive the redemption credit through Demand draft / cheque at the residential address updated in KYC profile.

13.13. When will I get the credit of redemption units?

For Equity Funds - 3 working days from the day of processing
For Debt Funds - 2 working days from the day of processing
For Liquid Funds - 1 working days from the day of processing

13.14. What is Transfer In?

Transfer In is the process where customer can transfer his existing Mutual fund from any other AMC/broker to Religare Securities.

13.15. How to place the Order for Transfer In?

- Select Transact now-> Mutual Funds->TI Buy Order
- Select the AMC and fund details of which the offline folio needs to be transferred.
- Enter the folio number.
- Click Submit.
- You can check the Transfer In order under Transact now-> Mutual Funds->TI Order Book.
- Print the transfer In request.

Once the order is placed, customers will have to submit the Transfer In request print out along with the following documents to the nearest branch:

- Self-attested PAN copy
- Holding statement of that folio for which the Transfer In request is placed.
- Cancelled cheque of bank statement which is mapped to the trading account.

Note:

- Once the documents are received, it will be verified for correctness and completeness
- The documents are sent to the AMC/Registrar for further processing after successful verification.
- On confirmation from the AMC/Registrar, the number of units transferred in will be updated in Unit Holdings.

13.16. What are the timings to place the orders?

The Mutual funds timing is 9:00 am to 3:00 pm. The order placed during the working day between 9:00 am to 3:00 pm will get the last working day NAV. And the orders placed beyond the time will get that working day NAV.

13.17. Is there any minimum amount to place order in Mutual Fund?

There is a minimum amount prescribed by each scheme which may vary. Customers cannot place an order less than the minimum amount under that fund.

13.18. Is there any entry load?

There is no entry load charged on purchase of any scheme after August 01, 2009.

13.19. Is there any exit load?

Yes, if applicable. Exit load may vary for different schemes. It normally varies between 0.25% or 2% of redemption value. However some mutual funds known as '**No Loan Funds**'do not charge any exit load.

13.20. Is there any restriction on maximum value or quantity for a single order on Mutual Fund?

In case of Demat transactions the maximum value of subscription or redemption for a single order is pegged at Rs. 1 Crore and there is no restriction on number of orders that can be placed. However, with reference to redemption of physical units a maximum limit of Rs.1,00,000/- per order has been kept.

14. Call N Trade

14.1. What is Call n Trade facility?

Call n trade means customer calls over phone to place the order/trade in Equity, F&O, IPO, Mutual Fund, NCDs. The Call n trade facility is available. Customers can call on 1860-25-88888

14.2. Are there any charges for Call n Trade?

Administrative Charge of Rs. 10/- would be levied per executed order with a maximum of Rs.50/- per day in a particular segment.

14.3. What do I require to place order in Call n Trade?

You need to enter your ten digits CRN (Customer relationship Number) and password and our trading executive will be at your service to execute your trade.

14.4. What is the timing for Call n trade?

The Call n Trade is operational on all trading days between 9.00 am to 8 .00 pm. And on Saturday between 10.00 am to 2.00 am.

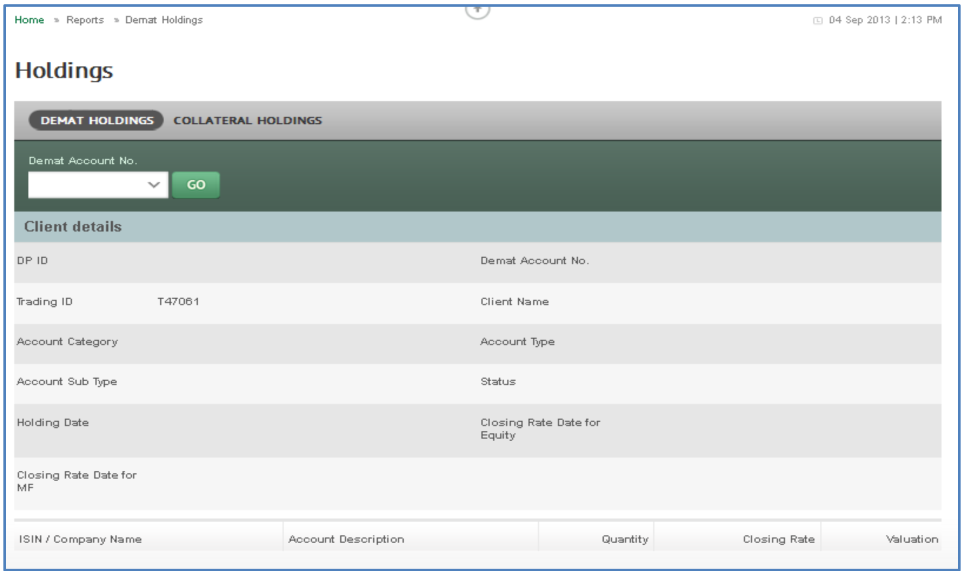
15. BackOffice Reports

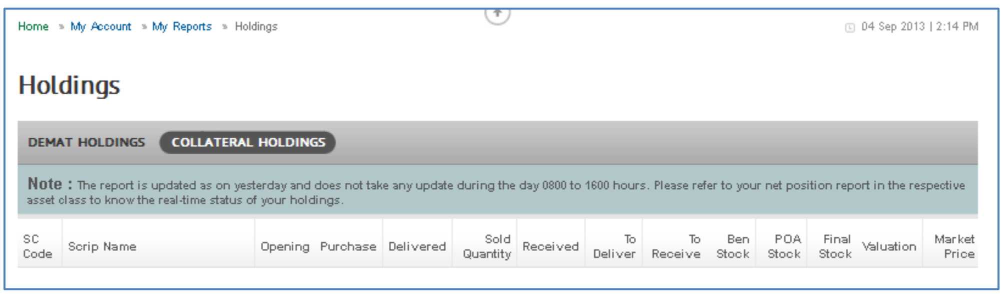
Reports are available under My Accounts → My Reports. All reports are updated at end of day of any given trading day.

15.1. Holdings:

Customers can check the Demat and collateral holdings under this option.

You can check the same by clicking on My Accounts → My Reports -> Holdings

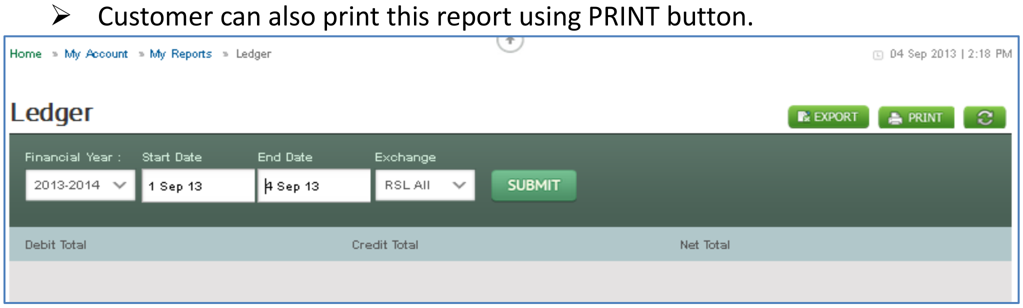




15.2. Ledger:

Customer can view the ledger of his daily funds from My Account -> My Reports->Ledger. This report will provide the total debit, total credit and Net total for that particular day.

- Select the period from Start date to End date and click GO Button.
- Customer can view the report Segment wise i.e. Equity and Commodity. RSL ALL stands for Equity Segment while RCL ALL stands for Commodity segment. The report is also available exchange-wise
- The report is also available inclusive or exclusive of Charges.
- You can also view the Ledger Balance financial year-wise.
- Customer can download the report to Excel using EXPORT.
- Customer can also print this report using PRINT button.



15.3. Transaction PnL – Cash:

Transactions done in Equity segment for the particular period can be view from My Account -> My Reports-> Transaction PNL - Cash.

- Select the period from Start date to End date and click SUBMIT Button.
- Customer can view the report Exchange-wise.
- The report is also available inclusive or exclusive of Charges.
- You can also view the transaction records financial year-wise.
- Customer can download the report to Excel using EXPORT.
- Customer can also print this report using PRINT button.

15.4. Transaction PnL-Derivative:

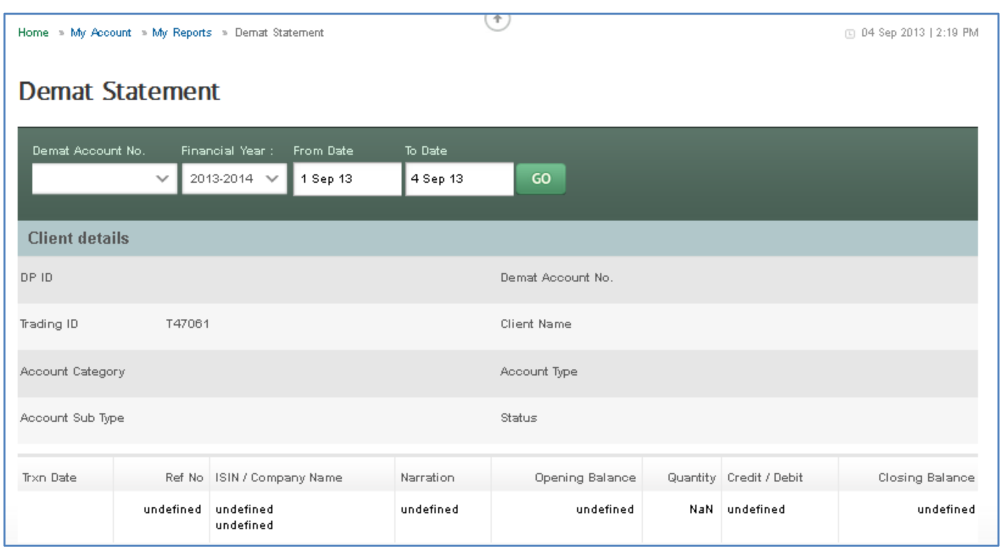
Transactions done in Equity segment for the particular period can be view from My Account -> My Reports-> Transaction PNL - Derivative.

- Select the period from Start date to End date and click SUBMIT Button.
- Customer can view the report Exchange-wise or segment-wise.
- The report is also available inclusive or exclusive of Charges.
- You can also view the transaction records financial year-wise.
- Customer can download the report to Excel using EXPORT.
- Customer can also print this report using PRINT button.

15.5. Demat Statement:

Customer can view the Demat statement under the section My Account ->My Reports-> Demat Statement. It will provide the details of Demat charges for the particular ISIN.

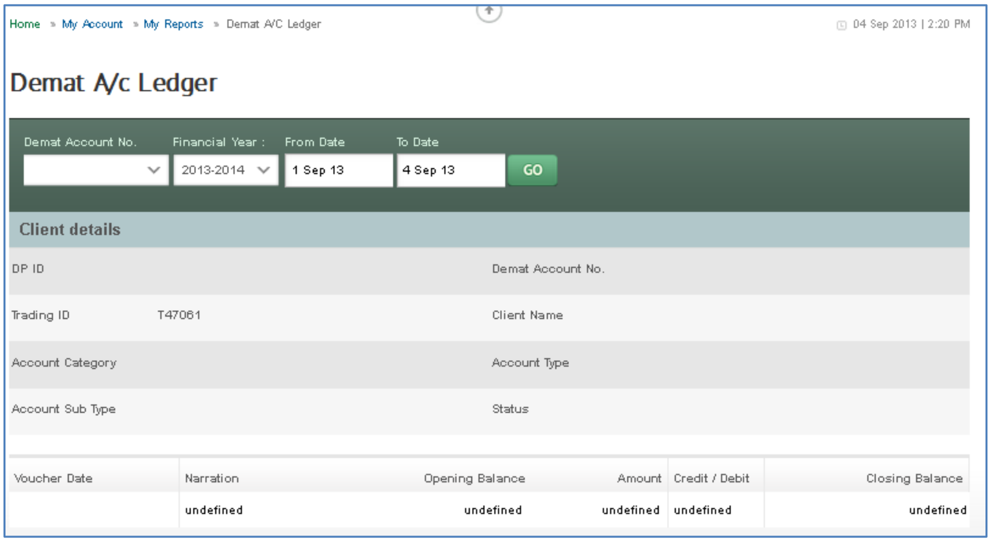
- Select the period from Start date to End date and click GO Button.
- You can also view the Demat statement financial year-wise.



15.6. Demat A/c Ledger:

Customer can view the ledger of Demat statements under the section My Account -> My Reports-> Demat A/c Ledger. It will provide the ledger details of Demat charges.

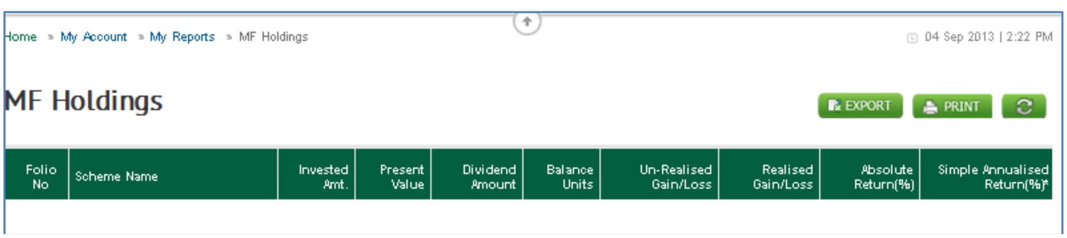
- Select the period from Start date to End date and click GO Button.
- You can also view the Demat A/c ledger financial year-wise.



15.7. MF Holdings:

This report will show the details of mutual fund holdings. It includes the Folio name, scheme name, Invested amount, Present value, Balance Units, Dividend amount, Realized & Un-realized Gain/Loss, Absolute Return (%) and Simple Annualised Return(%)

- The report is available under My Account -> My Reports->MF Holdings.
- Customer can download the report to Excel using EXPORT.
- Customer can also print this report using PRINT button.



15.8. Trade History:

Customer can check all the trades executed until yesterday on any given day under this section.

15.9. Trading Account Info:

Customer can check the details of his trading account. It includes customer personal details along with DP Id, CRN number, POA DPID and other details.

16. Market and News

- Customer can view Top Gainers, Top Losers, 52 week High and Low of Scrip, Most active stocks by value and volume, Corporate actions of stocks and stock News under Market News and News->Stocks
- Customer can view Most Active Contracts, Gainers/Losers in FNO, Put Call Ratio, Premium Stocks, FII Statistics, Open Interest, Momentum of FNO scrips under Market and News->Derivatives.

  Customer can view Commodity Gainers/Losers, Most active by Volume and value, News and Research under Market and News->Commodities.
- Customer can view Currency future and option open interest, Currency put call ratio and Currency News under the section Market and News->Currencies.
- Customer can view Mutual Funds Top performing Scheme, Scheme comparison, Market activity, FNO, Upcoming dividends, biggest scheme, Sectorial Exposure News and Research on Mutual funds under the section Market and News->Mutual Funds.