

**PUNJAB NATIONAL BANK**  
**MERCHANT BANKING DIVISION**  
**HEAD OFFICE: NEW DELHI**  
**Phone: 26161196, FAX 011-26196483,**  
**e-mail: [ebroking@pnb.co.in](mailto:ebroking@pnb.co.in)**

## **FAQ ON ONLINE TRADING FACILITY**

### **What is Online Trading?**

Online trading facility is a service whereby one can access broker's website through his/her Internet enabled PC and place orders for purchase/sale of securities through broker's Internet based trading platform. In order to keep pace with the requirements in the fast changing world and to provide online trading facility to the our clients having Demat Account with us , PNB has entered into following alliance :-

- **M/s. IDBI Capital Marketing Services Ltd. (in 2006)**
- **M/s Networth Stock Broking Ltd. (in 2009)**
- **M/s SMC Global Securities Ltd., (in 2009)**

### **What are the Requirement to avail the facility of online trading?**

**The Requirement to avail the facility of online trading are as under:-**

- ☐ Internet enabled bank account and
- ☐ Demat account.

### **What are the Products on offer under Online Trading?**

**The Products on offer under Online Trading are as under:-**

- 1) Web Based Interface :** Ideal for Active Traders who transact frequently during day's trading session, provides access to online trading anytime, anywhere with Streaming/Static Quotes Interface.
- 2) Desktop Based Interface :** Meant for those who are actively involved in the stock market and do Bulk trading, is a software based trading platform, offering comprehensive facilities on a single screen, similar to that of a broker's terminal.

### **What are the Salient features of Online Trading?**

**The Salient features of Online Trading are as under:-**

- ☐ **Single Screen Trade:** Allows clients to trade in NSE, BSE and F&O on a single screen with real time streaming quotes.
- ☐ **Anytime/anywhere trading:** Online platform facilitate trade from home, office or cyber café. Few clicks and trades are placed.
- ☐ **Instant Order/Trade Confirmations:** Execution of transactions including settlement of pay in/payout of funds & delivery and confirmation is instant.

- ❑ **Greater Transparency:** Audit trail starting from order placement to settlement and ending with credit to DP/fund account.
- ❑ **Online investment in IPO/FPO/MF:** Facility to submit application on line in public issues saves client the trouble of paper work.
- ❑ **Hassle-free trading:** Integration of client's bank account, demat account and trading account facilitates easy, paperless and high speed transactions.
- ❑ **Online back office:** Provides financial statements, net position, settlement bills, delivery reports, transaction statement, contract note etc.
- ❑ **Advanced technology platform:** 128-bit encryption ensures the highest level of safety to protect all online information.

## What are the Check points to keep in mind while handling one's Online Trading Account?

### A client should observe following precautions:-

- ❑ Only resident Indian, HUF, Trust, Corporate/Company and societies are eligible for online trading facility.
- ❑ SB/CA account with due compliance and internet banking facility in any of our branches.
- ❑ Compliance of KYC norms and other statutory requirements in case of SB/CA and Demat account.
- ❑ Only one trading account with one broking entity allowed per customer.
- ❑ Only one bank account and one demat account can be mapped to the broking account.
- ❑ Necessarily, same individual has to be the first account holder of the bank account, demat account and the trading account.
- ❑ Bank account & Demat account to be opened as per PNB's guidelines, NSDL guidelines & SEBI guidelines and online trading account to be opened as per the process of the broker.

## Whom should I contact to open Online Trading Account?

For availing this facility, a client should have **3-in-1 account** i.e. an operative Bank account (Current Account or Saving Account ) & a demat account with any of branch, and a Trading Account with any of our broking associates mentioned below :-

Name of Associates	Contact
M/s. SMC Global Securities Limited (SMC).	Mr.B.Sanjeev Kumar, M.No. 09810299880 e-mail:- <a href="mailto:bsanjeevkumar@smcindiaonline.com">bsanjeevkumar@smcindiaonline.com</a>
M/s. IDBI Capital Services Limited, and	Mr.Dhananjay Tripathi, M.No. 07428501950 e-mail:- <a href="mailto:ghananjai.tripathi@idbicapital.com">ghananjai.tripathi@idbicapital.com</a>
M/s. Networth Stock Broking Limited (NSBL)	Mr.Rahul Dhar, M.No.09971519995 e-mail - <a href="mailto:rahul.dhar@networthdirect.com">rahul.dhar@networthdirect.com</a>

## What are the DO's & DON'T's to be taken care while conducting ONLINE TRADING with PNB's Online Trading associates?

A client must adhere to following DO's and DON'T's

DO's	DON'T's
<ul style="list-style-type: none"> <li>• Read, understand the term &amp; conditions clearly and then execute the client member agreement with our broker.</li> <li>• Enter correct and complete details in the form and keep it updated.</li> <li>• Fill up all the fields yourself without leaving any spaces or blanks.</li> <li>• Always give clear and unambiguous instruction while placing order over the phone if customer can't access Internet.</li> <li>• Always have the clear picture of the risk associated with cash market and Futures &amp; Options positions in the market and margin calls on them. In case of any inadequate margin or nonpayment of margin in the account, position will be squared off by the Risk Management Team.</li> <li>• In case of margin calls, the customer is informed through all possible ways but it is also customer responsibility to maintain adequate margins.</li> <li>• Always keep trading password as a secret and in no way it should be revealed to other person/s.</li> <li>• Strictly follow password policy.</li> <li>• Verify details in contract notes, sent on your registered mail id &amp; through post, on receipt and immediately inform in case of any discrepancy then immediately inform at <a href="mailto:helpdesk@smcindiaonline.com">helpdesk@smcindiaonline.com</a></li> <li>• Make use of secured payment gateway on trading portal for fund transfer.</li> </ul>	<ul style="list-style-type: none"> <li>• Do not execute the client member agreement until all the doubts are cleared.</li> <li>• Do not provide wrong details.</li> <li>• Do not hand over the form for any other person to fill it up.</li> <li>• Do not trade in any product without knowing the risk involved.</li> <li>• Do not trade on behalf of others.</li> <li>• Do not pay cash to any employee of the broking firm for trading.</li> <li>• Do not reveal password to anyone.</li> <li>• Do not trust any person who assures of a fixed return by trading on your behalf.</li> <li>• Do not trade on the basis of market rumors. Always verify the authenticity of such rumors.</li> <li>• Do not issue cheques in the name of any employee of the broker or any other person.</li> </ul>