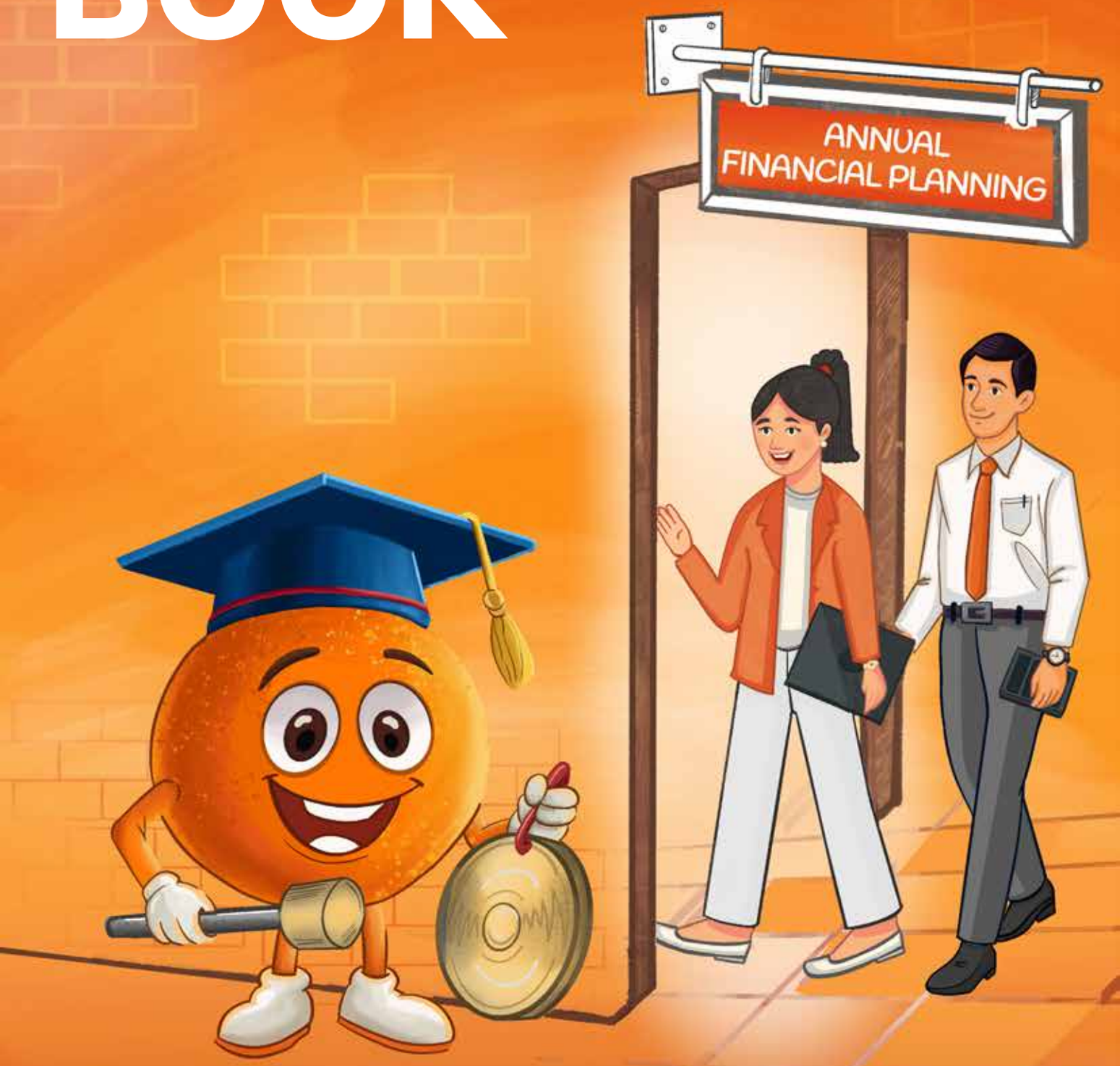
ICICI Bank

JULY 2025 | VOL. 50

THE ORANGE BOOK



Back to School
Back on Track!

ICICI Bank

Get your finances back on track

6 minute read

As the kids go back to school and the second quarter begins, it is the perfect time to refocus on your finances.

Now is the time to reset, evaluate, recalibrate and be disciplined about your long-term financial planning.

Evaluate Your First Quarter

1 The bonus binge

From upgrading gadgets to luxury travel, you deserved to treat yourself after all that hard work.

Now it is time to get back on track

Tax season 2

With your taxes paid, reflect on how much you paid and whether you claimed your deductions.

Missed something? Make it for next year.

CALCULATE YOUR TAX SAVINGS

3 Holiday splurges

Whether it was a family vacation or simply treating the holiday season, it has its own expenses.

Track and categorise those discretionary expenses.

4 What is next?

Time to delve from the spending binge.

Enjoy your rewards but remember – balance is key.

Re-Establish Your Financial Routine

1 Create a financial timetable

- Like a school schedule, your finances need structure.
- Budget monthly and track every expense.

2 The homework habit

- Treat your savings and investments like homework – make them a regular task.

START A TASK

- Automate them as soon as your salary arrives.

Emergency fund + confidence 3

Build an emergency fund to cover 3-6 months of living expenses– for when life throws curveballs.

BUILD YOUR EMERGENCY FUND

5 Set financial check-ins

- Plan regular reviews of your goals and spends.
- Set monthly reminders to track progress.

SCHEDULE YOUR REVIEW

The Mid-Year Reset

1 Goal check-in

Are you still on track with your financial goals?

- Is your spending matching your budget?
- Are your investments working as hard as you are?

Asset Allocation 2

Just like students need a well-rounded education, diversify and balance your investments across various asset classes like Fixed Income Instruments, Equities, Gold and Real Estate.

- Review your risk tolerance and align investments with current and future goals.

Planning For The Festive Season

1 Festive spending spree

Diwali, Durga Puja, Dussehra – these festivals are a time for family, celebration and yes, spending! But don't let your finances go off track.

2. Set a festive budget

Allocate set amounts for gifts, shopping and celebrations and stick to it.

3. Avoid credit traps

EMI offers and festive discounts can be tempting.

- If you are buying on credit, ensure you can repay without high interest later.

4. Start saving now

Set aside small amounts starting now to ease festive expenses.

Staying Disciplined

1. Invest first

As soon as your salary hits your account, invest!

Treat savings as a non-negotiable expense.

START INVESTING

2. Track your progress

Use tools, apps or spreadsheets to monitor your finance consistently.

3. Avoid impulsive buys

Stick to your financial plan and resist the urge to make non-essential splurges.

The Road Ahead

Vision Board

BUILD YOUR VISION BOARD

1. It is not just about the short term.

Unlike it is easy to focus on the next big expense, wealth creation is all about long-term strategy.

2. Focus on your big picture

Whether it is your child's education, dream home or retirement, keep your long-term goals in sight.

PLAN YOUR RETIREMENT NOW

3. Use the second quarter as a recalibration

Treat it as a mid-year financial check-in – review goals, tweak your strategies and lay the foundation for financial freedom.

4. The festive season is just a milestone

- It is important but do not let it derail your long-term strategy.

- Plan smart, stay disciplined and avoid splurges that impact long-term wealth.

Create Lasting Wealth

- The back-to-school season is a reminder of fresh starts – make it one for your finances too.
- Do not just focus on the next quarter—build a foundation for the future.

Stay disciplined, stay focused and let this be the beginning of your financial success story!

*Investments in securities market are subject to market risks, read all the related documents carefully before investing.

**Fixed Deposits are subject to prevailing terms of the bank.

***T&C Apply

****Gold ETFs are subject to prevailing terms of the Fund Manager.

*****Gold Bonds are subject to amendments in the Sovereign Gold Bond Scheme.

Disclaimer: The information contained herein is for general information purposes only. It is not intended to be a substitute for professional advice. Before taking any action based on this information, you should consider whether it is suitable to your particular circumstances and, if necessary, seek professional advice. Neither ICICI Bank nor its affiliates shall be liable for any loss or damage that may arise from the use of this information.

*P2C-E-Stock Broker | Contact us on NRI Helpdesk/Dedicated Whatsapp Chat Distributed by ICICI Securities Limited. Corporate Office: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara-390 007.

*Mutual Funds are subject to amendments in the Scheme Related Documents.

ICICI Bank

A travel plan done right!

How to spend wisely on your next overseas trip...

3-minute read

Tara and Naina are headed to Europe – Italy, Switzerland, France and the Netherlands.

Flights and hotels? Done.

Next up? How to spend smart!

Is a Credit Card enough?

Tara: I've booked all the tickets. But I still haven't figured out my spending. Will my Credit Card work?

Naina: It will – but it's not enough. You'll need a Travel Card too.

Tara: Why both?

Naina: Because they are better at different things. I'll explain.

Everyday Expenses – Food, Transport, Tickets

Naina: Think pastries in Paris, ferries in Venice or museum tickets in Amsterdam. These are small, frequent expenses.

Tara: That'll be most of our spending.

Naina: Exactly. That's where Travel Cards work best – no forex fees and easier budget tracking.

Takeaway

- Use Travel Cards for daily expenses
- Avoid 3–4% foreign transaction fees
- Track your budget in real-time

Shopping – Souvenirs to Splurges

Tara: I'm definitely shopping in Florence and Paris.

Naina: For local shops, use your Travel Card. But for luxury items, go with a Credit Card.

Tara: For the points?

Naina: Yes and also for purchase protection and EMI options.

Takeaway

- Use Travel Cards at local markets and small stores
- Use Credit Cards for luxury bags (rewards, warranties, EMIs)

EXPLORE TRAVEL

Hotels & Big Bookings

Tara: What if we book a hotel or car during the trip?

Naina: Use your Credit Card – it's better for authorisations and deposits.

Takeaway

- Use Credit Cards for hotels, flights and rentals
- Travel Cards may not be accepted for security holds

Emergencies – Lost Card, Medical or Running Out of Funds

Tara: What if I lose my Card?

Naina: Travel Cards come with a free backup and can be reloaded online, plus, most include insurance.

Takeaway

- Travel Cards come with backup cards and online reloads
- Many offer travel insurance (medical, baggage, emergency cash)

Airport Perks

Tara: Can I get lounge access?

Naina: That's where Credit Cards win. Travel Cards usually don't include airport perks.

Takeaway

- Use Credit Cards for lounge access, upgrades and airport perks

When to Use What

Spending Requirement	Travel Card	Credit Card
Meals, transport, tickets	✓	✗ (Forex fees)
Local shopping	✓	✗
Luxury shopping	✗	✓
Hotel bookings, car rentals	✗	✓
Lost/stolen Card, low balance	✓ (Backup/reload)	✗
Travel insurance coverage	✗	✓ (Varies)
Airport lounges	✗	✓

Your Travel Wallet Must-Haves!

- Travel Card = Smart for everyday spending

  APPLY FOR A TRAVEL CARD

- Credit Card = Best for perks, protection and big spends

  APPLY FOR A CREDIT CARD

Both Cards together? Total Travel power!

For banking needs / resolutions, call 1800 1080. T&C apply

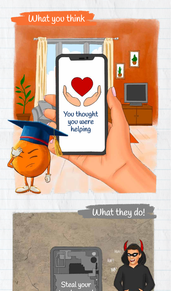
ICICI Bank

The WhatsApp Image Scam

2-minute read

A technique called Steganography is used to hide malicious code within images.

Once downloaded, the malware is activated. It silently starts stealing your sensitive data.



No link. No OTP. Just a picture – that's all it takes!

You walked right into a cyber trap.

Stay safe with these steps:

- Avoid downloading media files from unknown numbers.
- Turn off auto-download in WhatsApp settings.
- Install a trusted antivirus software.
- Block & report suspicious numbers immediately.
- Be cautious of unsolicited messages or requests, especially those pressuring you to view images or take urgent action.
- If you receive any suspicious SMS, e-mail or call, please report it to Sanchar Saathi at sancharsaathi.gov.in and to ICICI Bank at antiphishing@icicibank.com

Report a Fraud

If you are a victim of online fraud, reach out to the National Cyber Crime portal at cybercrime.gov.in, call the helpline number on 1930 or call ICICI Bank's helpline number on 1800 2662.

For banking needs & resolutions, call 1800 1080. ADV 1806/2415/08

ICICI Bank

You can never PREDICT a storm
You can always PREPARE for it!

Build your EMERGENCY FUND today!

ICICI Bank

We're listening!

Your feedback is essential to help us improve.

FEEDBACK

Connect with us for banking solutions.

1800 1080

WhatsApp 'Start' to 86400 86400.

Click here to view the disclaimer.