

THE ORANGE BOOK

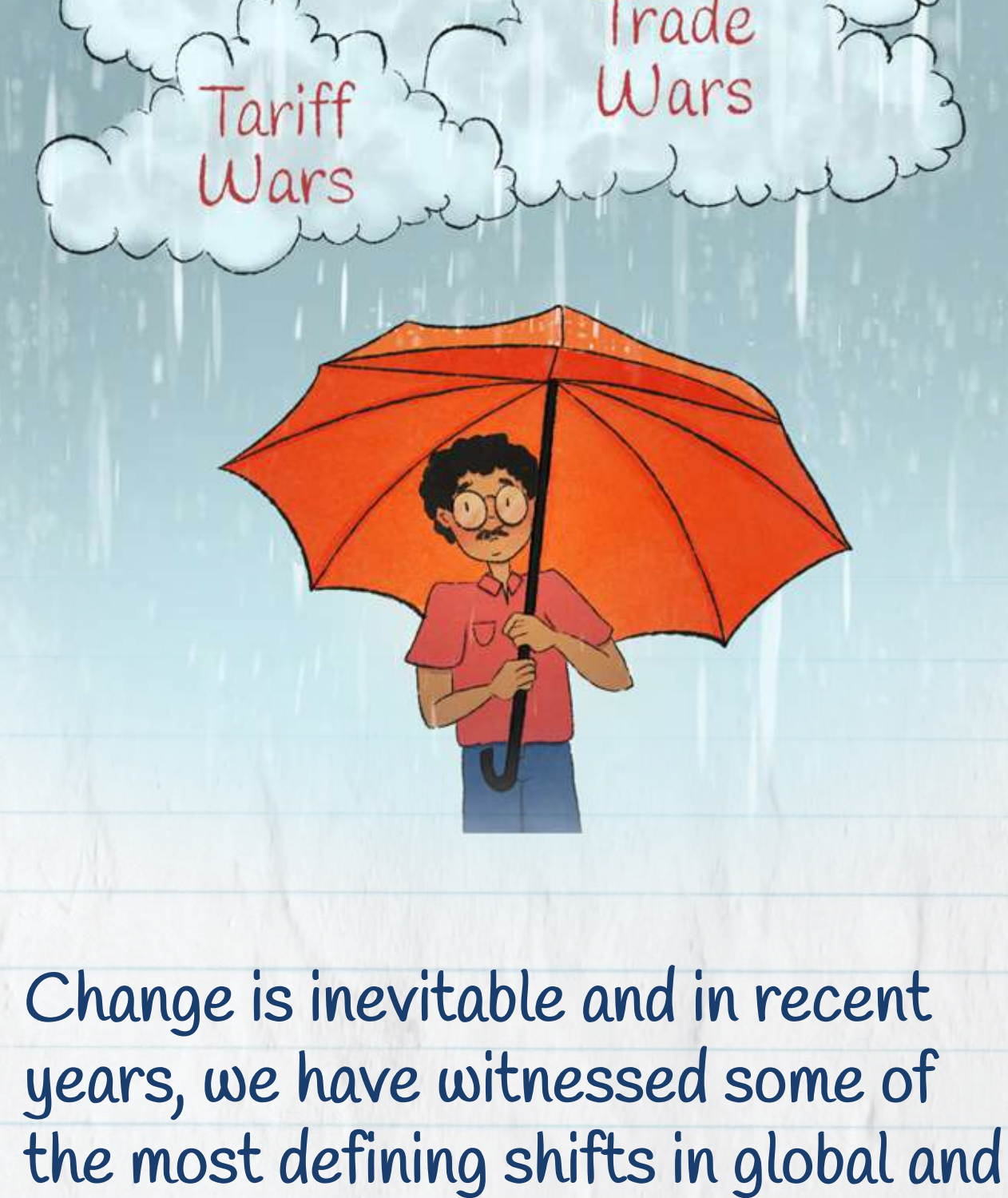
Adapting well to



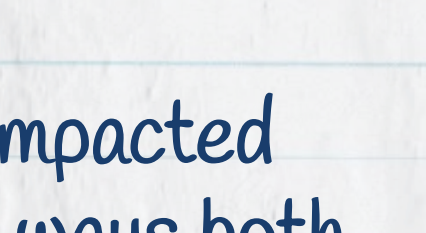
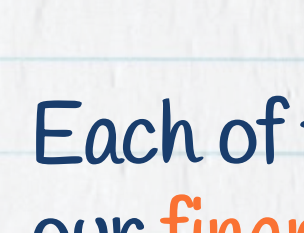
Adapting to Change

2-minute read

"When the winds of change blow, some people build walls, others build windmills."
– Proverb



Change is inevitable and in recent years, we have witnessed some of the most defining shifts in global and domestic landscapes –
demonetisation, the COVID-19 pandemic, international conflicts, tariff disruptions by global leaders, Brexit, the introduction of GST in India, the emergence of new-age asset classes like cryptocurrencies, technological advancements and digitisation to name a few.



Each of these events has impacted our financial ecosystem in ways both visible and subtle.

The key takeaway?
We must remain agile in our financial planning, ready to adapt and evolve with changing circumstances.

Here's how you can build financial resilience in a changing world:

1. Diversify across Asset Classes and Geographies

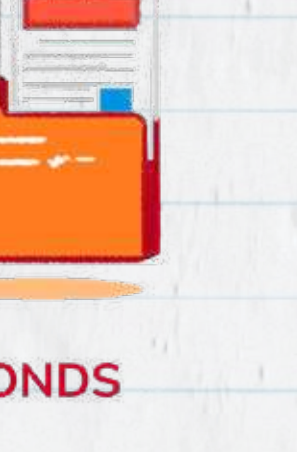
SAVINGS AND DEPOSITS



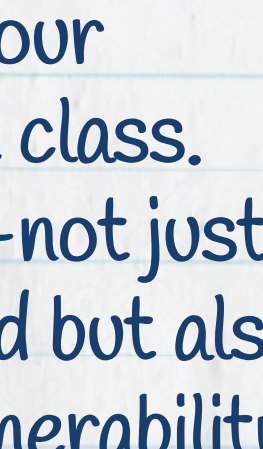
GOLD



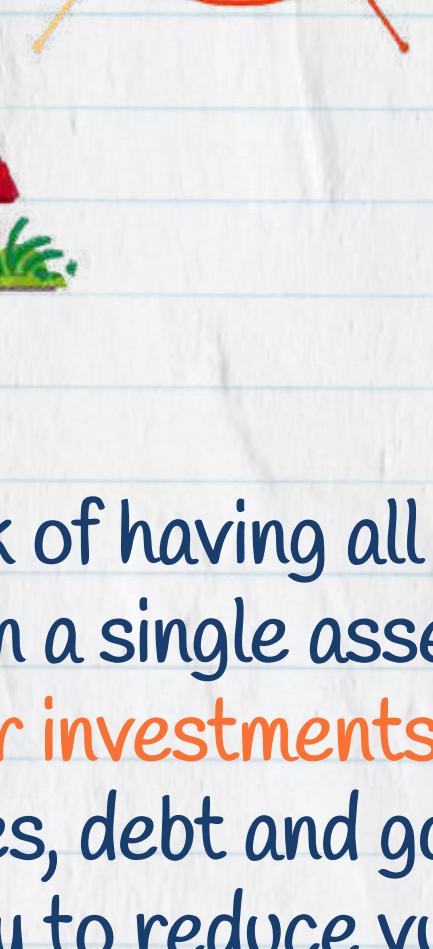
EQUITIES



REAL ESTATE



BONDS



Avoid the risk of having all your investments in a single asset class. Diversify your investments—not just across equities, debt and gold but also geographically to reduce vulnerability to local economic shocks and tap into global growth.

[Click here to know more about asset allocation](#)

2. Build an Emergency Fund and Maintain Liquidity



Events like demonetisation and the pandemic highlighted the importance of liquidity. An emergency fund covering 6–9 months of expenses ensures you are financially prepared for unforeseen disruptions.

[BUILD YOUR EMERGENCY FUND](#)

3. Stay Open to Emerging Trends

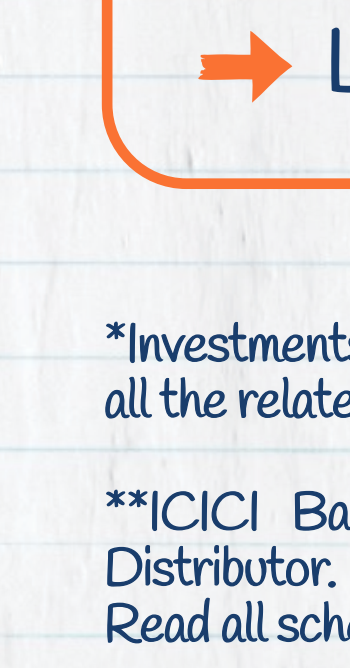


While caution is important, being informed is important for you to capitalise on the opportunities offered by the market and to take corrective action so that your portfolio outcome is in line with expectations.

4. Embrace volatility, don't fear it

Market ups and downs are a natural part of the investing journey. Instead of fearing the volatility, see it as an opportunity. A long-term view and emotional discipline can turn short-term market movements into long-term wealth creation.

[START INVESTING](#)



- ➔ In a world where change is constant, success belongs to those who adapt.
- ➔ Let's not resist the wind—let's harness it.
- ➔ Let's build windmills, not walls.

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

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Adapting Gracefully

A Financial Guide for Our Seniors

3-minute read



August 21 is observed as **National Senior Citizens Day**, a time to honour those who've guided generations with **wisdom and care**. But in today's rapidly changing world, many of our elders are being asked to adapt to new ways of **managing money**, often with little support.

Let's take a moment to understand what's changed — and how our seniors can navigate these changes with confidence and calm.

The Cost of Living has Risen

A decade ago, **Fixed Deposits** offered higher returns. Today, many offer lesser returns.

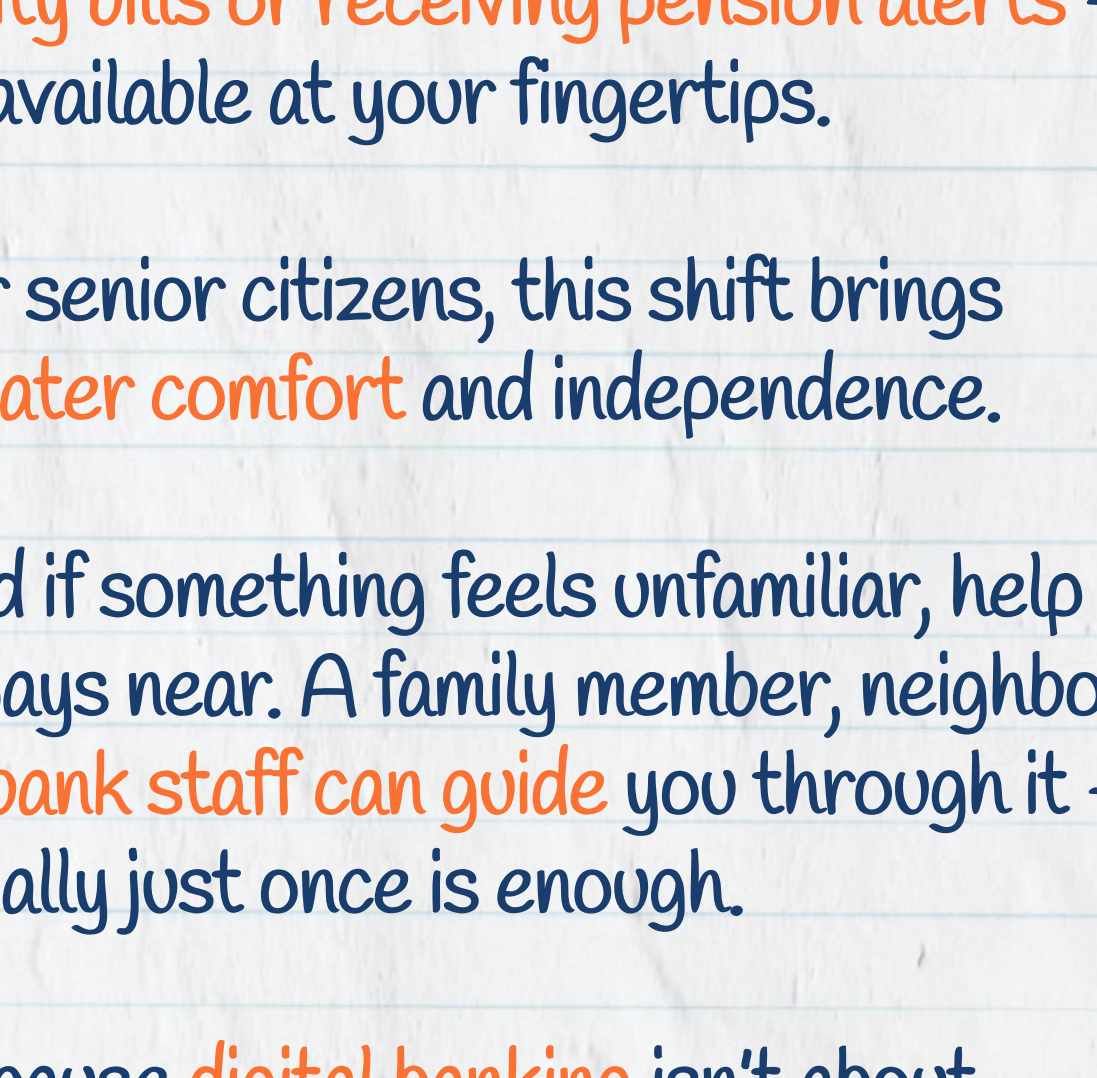
At the same time:

- **Medical expenses** have gone up
- **Household costs** are higher
- **Life expectancy** has increased — many senior citizens live well into their 80s and 90s

This makes it essential to review one's **savings and investment** strategy. Senior-friendly schemes like the **Senior Citizen Savings Scheme (SCSS)** and **Government of India Bonds** can help preserve capital while beating inflation.

[KNOW MORE ABOUT SCSS](#)

Digital Banking is No Longer Optional



Banking has come a long way. What once required standing in a queue or filling out forms can now be carried out in just a few taps. Checking **account balances**, **paying utility bills** or **receiving pension alerts** — it's all available at your fingertips.

For senior citizens, this shift brings **greater comfort** and independence.

And if something feels unfamiliar, help is always near. A family member, neighbour or **bank staff** can **guide** you through it — usually just once is enough.

Because **digital banking** isn't about replacing tradition. It's about making **life easier**, while keeping you fully in control.

[EXPLORE OUR DIGITAL BANKING SERVICES](#)

AI is Here — Quietly Working for You



A Gentle Reminder: You've Adapted Before



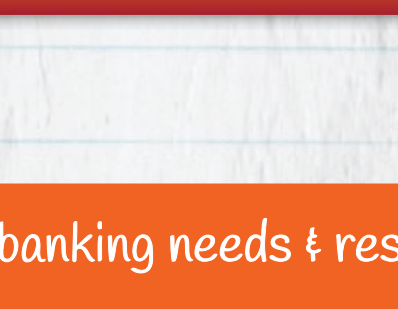
Our seniors have lived through every kind of **transition** — from ration cards to **QR codes**, from landlines to smartphones. Adapting to this new phase of money is simply the next chapter.

Here are three simple practices to keep in mind:



Stay Informed

Seek Guidance



Stay Secure

Adapting to change is never easy. But it is never too late either. With the **right tools**, a little support and your lifelong wisdom, **managing money** in today's world can be **safe, simple and stress-free**.

This Senior Citizens Day, we salute your strength — and remain committed to making every financial journey smoother, more secure and more respectful.

[EXPLORE OUR PROPOSITION FOR SENIOR CITIZENS](#)

The Matrimonial Scam

2-minute read

ELIGIBLE BACHELOR



About Me

- A charming, 34-year-old, world-class CEO at a globally acclaimed international bank
- I own multiple high-end sea-facing properties in Mumbai and a luxury penthouse in Dubai
- From an ultra-noble family that avoids social media for 'spiritual reasons'

Looking for a simple, well-educated and high-net worth bride.

Immediate alliance preferred.

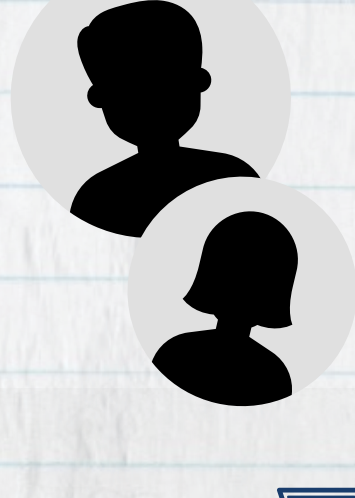
In today's digital age, finding 'the one' often starts with a profile. But sometimes, that picture-perfect match is a professional scammer.

How the matrimonial scam works

Tactic

What They Do

Fake Profiles



Use stolen images & fabricated information.

Rapid Advances



Build relationships quickly, rush into promises of marriage and emotionally manipulate victims to share personal or financial information.

Money Traps

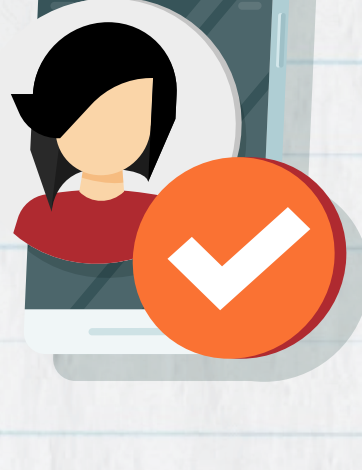


Ask for money for various reasons like customs fees, visa processing or other fabricated expenses.

Safety Tips

Verify Profiles

Use reverse image search and cross-check details via public sources.



Be Cautious

Don't share financial or sensitive information early on.

Don't Rush

Avoid anyone pushing for quick commitment.

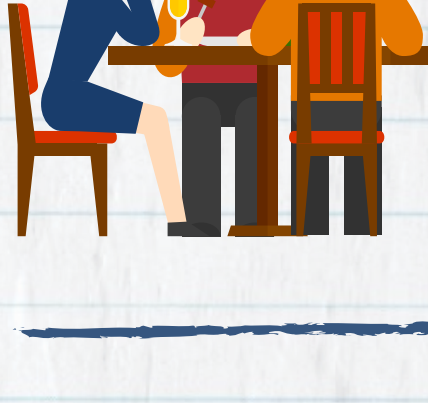


Video Chat

Insist on video calls to confirm identity.

Background Check

Review their social media and online presence.

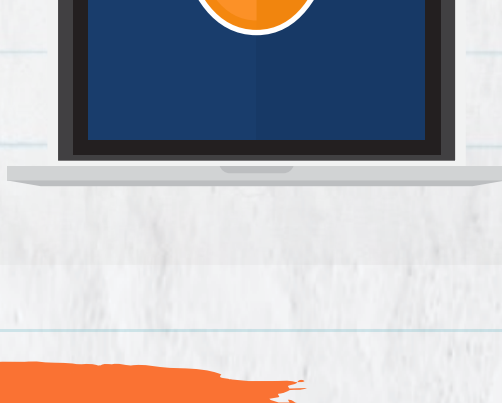


Involve Family

Keep family members in the loop and seek their input.

Secure Platforms

Use platforms with end-to-end encryption.



Report Suspicious Activity

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.



If you have received any malicious/phishing/suspicious e-mails or calls, please report it to Sanchar Saathi at sancharsaathi.gov.in/ and to ICICI Bank at antiphishing@icicibank.com

KNOW MORE ABOUT SAFE BANKING



Saluting India's Bravehearts,
Investing in their Values



We're listening!

Your feedback is essential
to help us improve.

FEEDBACK

Connect with us
for banking solutions.



1800 1080



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