ICICI Bank

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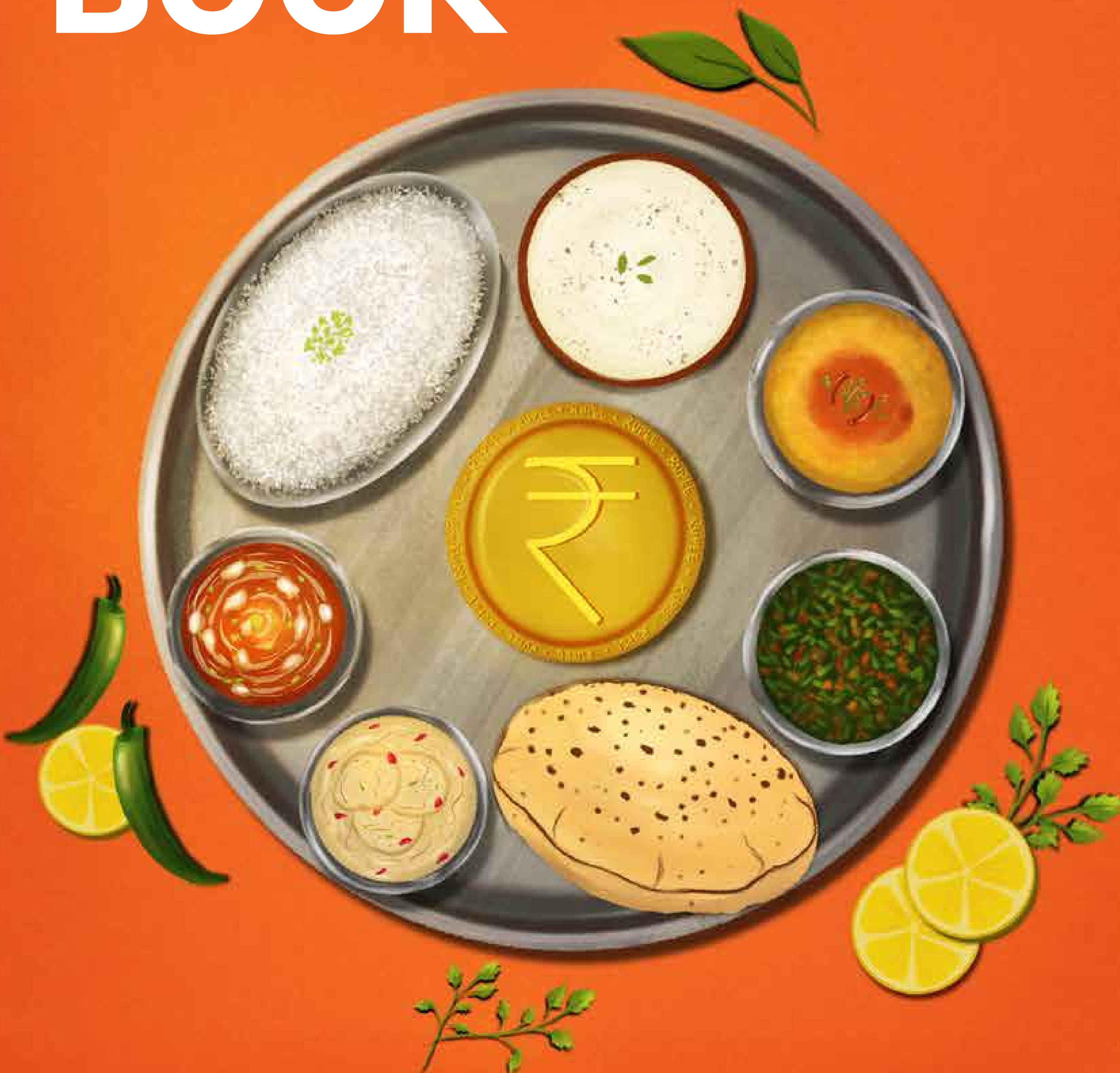
THE ORANGE BOOK



From Plate to Portfolio

Financial Nutrition: A Balanced Diet for Your Money

3-minute read

National Nutrition Week, from September 1 –7, emphasises the role of healthy, balanced eating in overall well-being. It reminds us to nourish our bodies with the right mix of nutrients, carbohydrates, proteins, fats, vitamins, minerals and water.

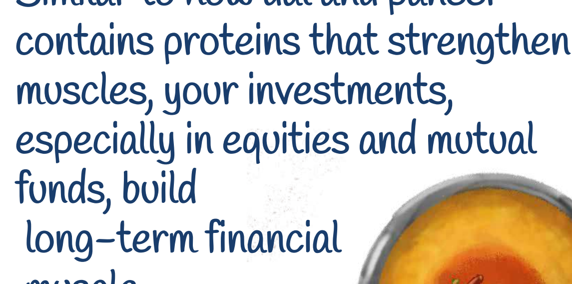
However, have you ever thought about what it takes to nourish your finances?

The Financial Thali

In Indian culture, the thali is the ultimate expression of balance. Each item serves a purpose, some energise, some protect, and some support long-term wellness. Let's build your financial thali, one item at a time.

Carbohydrates – Savings

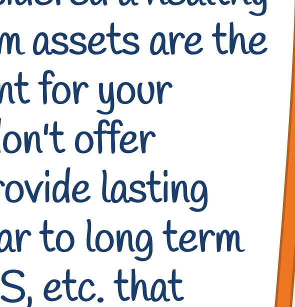
Just as roti or rice forms the base of most meals and gives us daily energy, your savings act as the fuel for everyday financial needs.



Protein – Investments

Similar to how dal and paneer contains proteins that strengthen muscles, your investments, especially in equities and mutual funds, build long-term financial muscle.

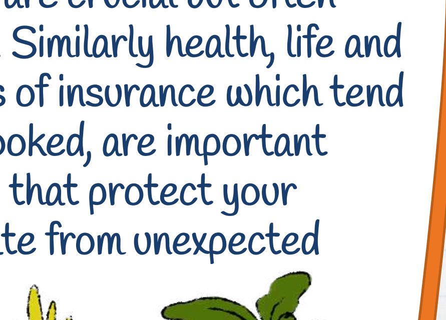
INVEST NOW



Fats – Long term assets

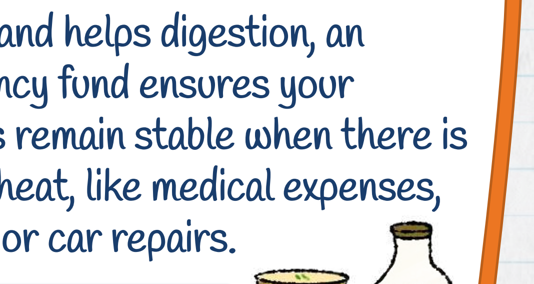
Just like ghee is considered a healthy fat, similarly long term assets are the healthy fats equivalent for your financial plan. They don't offer instant results but provide lasting value over time, similar to long term assets like PPF, NPS, etc. that grow in value.

INVEST IN PPF



Vitamins & Minerals – Insurance

Vegetables are crucial but often overlooked. Similarly health, life and other forms of insurance which tend to be overlooked, are important protections that protect your financial plate from unexpected shocks.



Probiotics & Calcium – Emergency fund

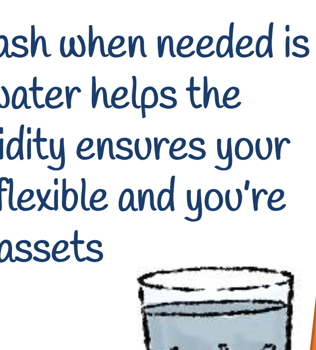
Just like buttermilk cools the system and helps digestion, an emergency fund ensures your finances remain stable when there is sudden heat, like medical expenses, job loss or car repairs.

BUILD AN EMERGENCY FUND

Sugar – Goal-based savings

These are the sweet rewards of financial planning. Just like dessert adds joy to the end of a meal, short-term goal-based savings let you enjoy the fruits of your planning without guilt.

CREATE AN iWISH



Hydration – Liquidity

Access to liquid cash when needed is critical. Just like water helps the body function, liquidity ensures your portfolio remains flexible and you're not forced to sell assets under pressure.

Lessons from the Kitchen

Don't Skip Meals = Don't Skip Investments

Skipping meals can lead to fatigue. Skipping investments can lead to missed opportunities. Regular contributions to savings and investment plans are crucial.

INVEST NOW

Portion Control = Budgeting Wisely

Overeating hurts your health. Similarly overspending hurts your wealth. Make mindful choices and always ensure to live within your means.

Consistent Nourishment = Regular financial upkeep

Just as regular meals maintain health, consistent investing, insuring and saving support financial well-being.

Customized Diets = Tailored Financial Plans

A nutrition plan changes with age, lifestyle, and health goals, so should your financial strategy. What works for a young first jobber may not work for a retiree.

Nourish to Flourish

Financial wellness is a lifestyle. A consistent mix of saving, investing, protecting and planning, in the right portions, builds wealth that supports your life goals.

Therefore, this Nutrition Week, as you rethink your diet, take a moment to reflect on your financial nutrition too.

How to Select the Right Mutual Fund Scheme in India

A Step-by-Step Guide for Beginners

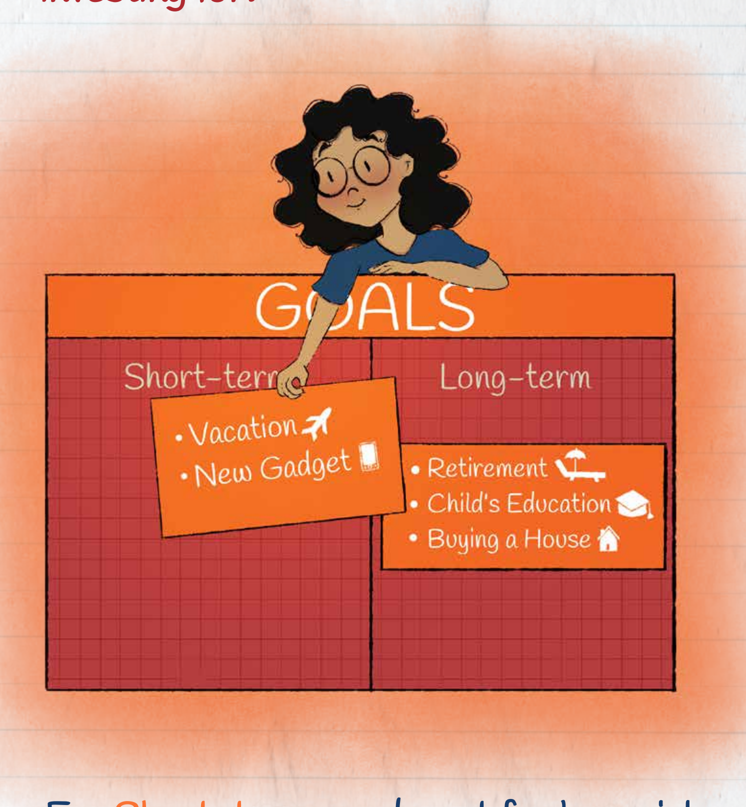
3-minute read

Snippet: To choose the right Mutual Fund scheme in India, first define your financial goals, assess your risk profile, compare fund categories like equity, debt & hybrid and review the performance, costs and Fund Manager's track record before investing.

Choosing a Mutual Fund scheme can feel overwhelming, but it doesn't have to be. Here is a step-by-step guide to selecting Mutual Funds for your needs. It starts with understanding your financial goals and then shortlisting a suitable Mutual Fund scheme.

Know Your Goals for Mutual Fund Investments in India

Start by asking yourself – What am I investing for?

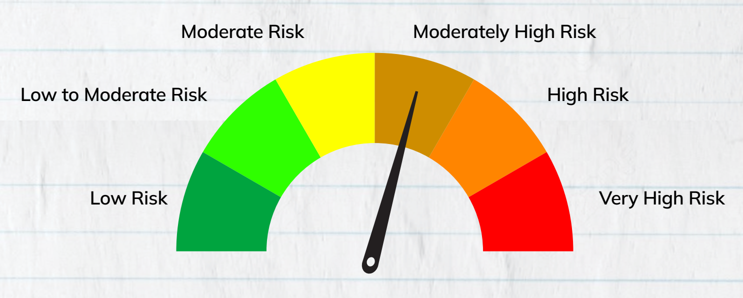


For Short-term needs, opt for low-risk Mutual Funds in India such as liquid funds or ultra-short duration debt funds. While for long-term goals, Equity Mutual Funds might be your answer. Alternatively, bank Fixed Deposit can be explored for various fixed horizons.

Click here to learn more about Mutual Funds.

Understand Your Risk Appetite for Mutual Fund Investments

How much risk are you comfortable with?



Low risk

If you prefer stable returns and minimal fluctuations, look for Debt Mutual Funds or Liquid Funds.

Moderate risk

Balanced or hybrid funds offer a mix of stability and growth.

High risk

Equity Mutual Funds can yield higher returns but also have greater ups and downs.

Check Fund Types – Equity, Debt & Hybrid Mutual Funds

There are several categories—each serves a different need:

Scheme Type	What it Does	For Whom
Equity	Invests mostly in stocks	Long-term, higher risk
Debt	Invests in bonds and govt. securities	Short/medium-term, lower risk
Hybrid	Mix of equity and debt	Medium/long-term, moderate risk

Click here for the detailed understanding of various categories.

INVEST IN MUTUAL FUNDS

Look at Past Performance (But don't rely only on it)

Check how the fund performed over the past 3, 5, and 10 years. Consistency is the key; however, remember that past results do not guarantee future returns. This shows the Fund Manager's efficiency in navigating market changes compared to peers in the same category.

Compare Costs – Expense Ratio & Exit Load in Mutual Funds

Expense Ratio: Every fund charges a fee called the expense ratio. Lower costs mean you keep more of your returns by saving on the fund management charges.

Exit Load: Some funds levy a charge if you withdraw early. Check these before investing.

Click here to understand about Mutual Fund expenses for clarity.

Review Fund Manager & AMC Track Record

A good Fund Manager and a reputed Asset Management Company (AMC) increase the chances of better performance. A capable and experienced Fund Manager can positively impact returns.

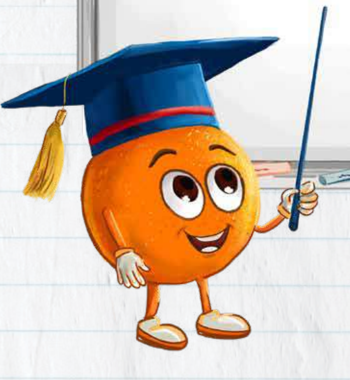
You can find this info in fund fact sheets or on AMC websites.

Right Diversification in Mutual Fund Portfolio

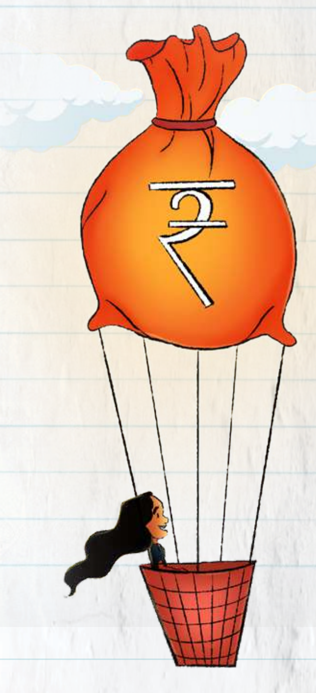
Don't put all your money in one fund. Consider a diversified Mutual Fund portfolio to balance risk and reward. Diversifying correctly across funds and asset classes can reduce overall risk.

Quick Checklist Before You Invest in Mutual Funds

- Why am I investing?
- How much risk can I take?
- Is the fund suitable for my goal and time frame?
- Have I checked the fund's cost and returns?
- Is my diversification strategy balanced?



Automate Investments with SIP in India



Setting up a Systematic Investment Plan (SIP) makes investing easy and disciplined.
You can start an SIP online via iMobile or Internet Banking.

Selecting a Mutual Fund isn't about picking the 'best' but what's right for you and your comfort with risk – not just chasing the highest returns. Take your time, review your needs and keep reviewing your investments, as your life changes.

START AN SIP

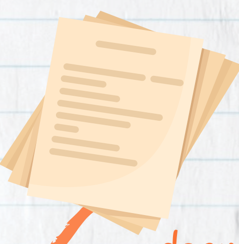
Disclaimer: Mutual Fund investments are subject to market risk. Read all scheme-related documents carefully before investing. ICICI Bank Limited is a AMFI Registered Mutual Fund Distributor. T&C Apply.

Your Hidden Portfolio

Tracking Down Old Investments

3-minute read

It's not uncommon to stumble upon old share certificates or remember a deposit you never claimed. The good news? Most 'lost' investments can be traced and recovered. Here's how:



Paper Trails

Begin with any physical documents, however old. These may reveal investor IDs, folio numbers or policy details.

Check:

- Physical share certificates
- Cheque slips and passbooks for investment related entries
- PAN/ Form 16 for investment related deductions
- Old e-mails and SMS archives

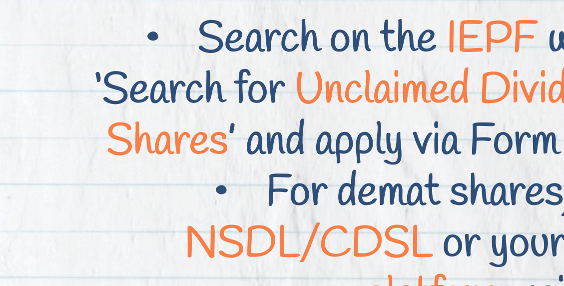
Mutual Funds

All Mutual Fund investments are linked to your PAN and reflected in a Consolidated Account Statement (CAS) from the National Securities Depository Limited (NSDL) or Central Depository Services Limited (CDSL).

To retrieve your CAS:

- Visit the NSDL CAS website
- Enter your PAN and registered e-mail ID to receive a downloadable statement of all Mutual Fund holdings (past and present)
- If the investment is in physical format, folio numbers and registrars like CAMS or KFintech can help you trace the investment using PAN or e-mail/mobile.

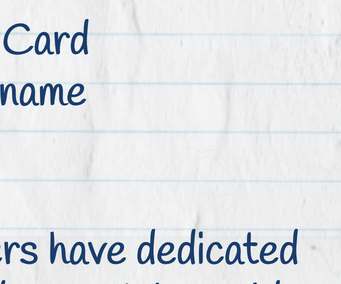
  OR
- You can visit the MFCentral website and download CAS.



Shares

Unclaimed dividends for 7+ years may have moved to the Investor Education and Protection Fund (IEPF).

- Search on the IEPF website – 'Search for Unclaimed Dividends and Shares' and apply via Form IEPF-5.
- For demat shares, log in to NSDL/CDSL or your broker's platform using PAN.



Life Insurance

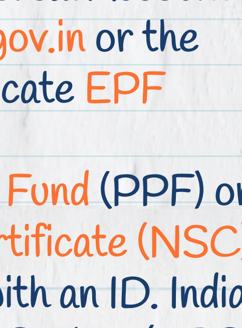
Old life insurance policies (even pre-2000) may still hold value. If policy documents are missing, contact the insurer with:

- PAN or Aadhaar Card
- Date of birth and name
- Policy duration.

All insurance providers have dedicated customer service and can retrieve old policy details based on basic identifiers.

Bank Accounts & Fixed Deposits (FDs)

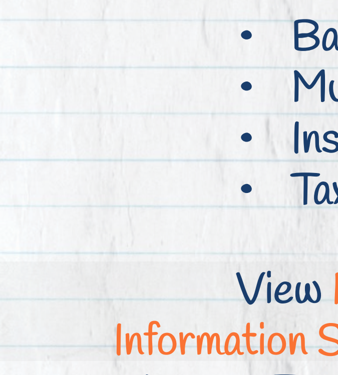
Banks publish lists of deposits inactive for 10+ years. Check bank websites or use the RBI Unclaimed Deposits – Gateway to Access information (UDGAM) portal to search across banks.



EPF & PPF

Job changes often result in forgotten Employees' Provident Fund (EPF) Accounts.

- Use your UAN (Universal Account Number) on epfindia.gov.in or the UMANG portal to locate EPF Accounts.
- For Public Provident Fund (PPF) or National Savings Certificate (NSC) visit the post office with an ID. India Post's Core Banking System (CBS) can help you track them.



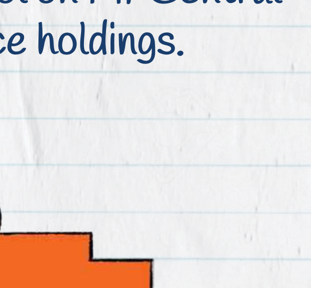
PAN as a Unifier

Today, almost all investments are linked to your PAN. This acts as a unifier across:

- Banks
- Mutual Funds
- Insurance
- Tax Statements (26AS)

View Form 26AS or Annual Information Statement (AIS) on the Income Tax portal to find dividend, interest and capital gain entries across Banks, Mutual Funds and Insurance.

MITRA Portal



For Mutual Fund folios inactive for 10+ years, use the Mutual Fund Investment Tracing and Retrieval Assistant (MITRA) tool on MFCentral with your PAN to trace holdings.

Final Thoughts

- Consolidate and digitise investments
- Register nominees
- Use The National Insurance Repository (NIR) for e-Insurance and DigiLocker (linked to PAN) to store and access all holdings in one place
- This ensures assets are not lost and claims are simpler for nominees.

The Case of the Disappearing Money

How Malware Apps Steal Bank Account Funds in India

3-minute read

It was a quiet Monday morning. Meena logged into her bank account to pay her electricity bill as usual. But something was off. Her account balance looked... lighter.

₹25,000 had vanished overnight.

She scrolled through her recent transactions, no big purchases, no alerts, no missed OTPs. Her debit card was safe. Her UPI hadn't been touched. So how did the money disappear?

Enter Detective Netra.

Cybercrime investigator. Tea addict. And a firm believer that "There's no such thing as a clean theft, only clever malware."

Clue #1 Fake Courier App Scam

The First Sign of Mobile Banking Fraud in India

"Did you download anything recently?" asked Netra.

"Yes," Meena said. "A courier company had sent me a message to update my address. The link looked official, so I installed their app."

Netra raised an eyebrow. "Did it ask for any strange permissions?"

"Well, yes. It wanted access to my SMS, contacts and my media files too."

Bingo.

Tip: Be cautious of courier apps that arrive via SMS and request sensitive permissions. Many such apps are used for carrying out Mobile Banking frauds in India.

Clue #2 The Invisible Invader

How Trojan Malware Attacks Indian Users via Dropper APKs

Netra realised this wasn't just any scam. It was a Trojan, a type of malware disguised as a legitimate app. More specifically, it was a Dropper Android Package Kits (APKs) — an app designed to sneak in undetected.

Once installed, the courier app silently downloaded a more dangerous app in the background that could:

- Read her SMSes messages (including Bank OTPs)
- Access personal data and contacts lists
- Control the phone remotely
- Wipe the device data entirely

This is how Bank Account hacking via Trojan malware happens silently.

Tip: Avoid installing APKs from unknown sources. Dropper malware often bypasses traditional antivirus protection on smartphones.

How was Meena's Bank OTP stolen

Once the malware was installed, it waited for Meena to receive a banking OTP. It intercepted the message, logged in using her credentials and executed a silent fund transfer.

Because it came from her own device, the bank didn't flag it.

- No red flags.
- No alerts.
- Just ₹25,000 gone.

Related: Learn how to report UPI fraud in India if your Bank Account is compromised.

Learning from the clues:

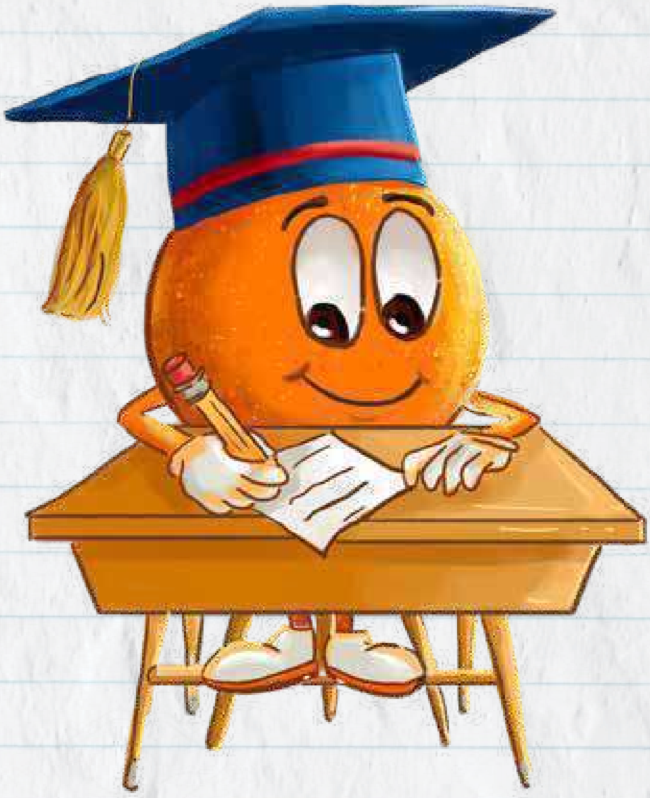
How to Protect Your Bank Account From Malware Apps and Online Fraud

Malware is getting smarter.
But so can you.

Here's how to stay safe in India's growing digital banking landscape:

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.

ICICI Bank



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to help us improve.

FEEDBACK

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