



DCB SMART TRADE – FREQUENTLY ASKED QUESTIONS

1. What is DCB SMART TRADE?

DCB SMART TRADE is a 3-in-1 facility that integrates your DCB Bank Account and DCB Demat Account with India-Infoline Trading account. This allows you to buy and sell stocks at the click of your mouse. This facility has been introduced in alliance with India Infoline Ltd. You can now trade from the comfort of your home or office and enjoy a hassle free trading experience.

2. Is this facility only for DCB account holders?

Yes, this facility is available for all DCB account holders only. Individuals & corporates can open their accounts with us to avail of the online trading facility. Minors are not eligible to open Trading accounts.

3. Which all accounts would I need to be open in order to have smart trade?

To have DCB Smart Trade, a customer will open following accounts:-

- DCB Savings Account.
- DCB Demat Account.
- India-Infoline Trading Account.

4. What is the documentation required?

- The Documentation for Savings accounts as well as Demat Accounts is the same as per current norms.
- The Documentation required for opening a Trading account is as follows
 - Pan Card copy
 - Copy of Identity Proof
 - Copy of address Proof.
 - DCB Demat Account proof.
 - One Photograph
 - A self-signed Cheque with minimum amt of Rs 5555/-.

5. Is there any promotional scheme available if I open DCB SMART TRADE account?

With every DCB Smart Trade account, a new demat account will not have any Annual maintenance charges.

6. What will be the brokerage charges?

All DCB customers are offered a standard brokerage under the Life Time Scheme.

Life Time Scheme	
One-time registration fee	Rs.555
Minimum Initial Margin	Rs.5000
Trading brokerage (Cash)	0.05%
Delivery brokerage	0.50%
Futures brokerage	0.05%
Options brokerage (on premium)	0.05% or Rs.100 whichever is higher
Minimum Per Share (Trading)	5 Paisa
Minimum Per Share (Delivery)	5 Paisa



7. What is the other value added services offered?

- A registered customer is eligible for daily SMS alerts
- An option of subscribing to a Market update SMS service
- Digital contract notes are sent to all customers via email.
- Various Stock recommendations and research reports via SMS and email.

8. How do I transfer funds to India Infoline trading account?

- Online Funds Transfer: You can transfer funds easily to your India-Infoline trading account and start trading instantly through DCB's internet-banking facility.
- Cheque Issuance: You can also handover a Cheque / DD in the name of "India Infoline Securities Private Limited" to any India-Infoline branch or Relationship Manager.

9. Do I get an Auto pay-in facility in my demat account

Yes, you are eligible for Auto pay-in facility through submission of a duly stamped & signed Power of Attorney. This facility will provide you with a hassle free way of trading. The Auto pay-in facility is only reserved to your primary DCB Demat account.

10. How many demat accounts can I register with DCB Smart Trade?

You can register any number of demat accounts in DCB Smart Trade. However, your DCB Demat Account shall always be the Primary Demat Account.

11. Do I have auto credit of shares in my DCB demat account?

Yes, All the shares that you have purchased will automatically credit in your primary DCB Demat account.

12. How will I transact from my Secondary demat accounts?

Firstly, your Secondary demat account should be registered with DCB Smart Trade. If registered then on sale of certain shares you need to submit a Delivery Instruction slip to the concerned Depository Participant instructing them to transfer your shares to the India Infoline pool account.

13. How can I place a request for payout of funds?

You can make a funds payout request by:

- Clicking on "Fund Payout" on our home page www.5paisa.com.
- Clicking <http://trade.indiainfoline.com/tradeweb/Main/Login.asp> and after putting valid login id and password, the same request can be processed.
- All requests are processed and checked for the following parameters:
 - Clear funds
 - Payout due or not as per the settlement cycle
 - Any shares sold but not delivered.

14. How will I be able to access the India Infoline trading platform?

Our trading partner India Infoline Limited will offer:

- Online Trading: You are entitled to have either a software based trading platform (TT ADV) or browser based trading through www.5paisa.com
- Offline Trading: You can also trade offline by calling India-Infoline office to place orders.

NOTE: Non-resident Indians cannot open their trading account with DCB.



15. If I am an offline customer, how will I place an order?

All customers are mapped to the nearest IndiaInfoline branch or the Relationship Manager (RM) where you can place an order. Alternately, the order can also be placed by calling Trade Line No: (022) 40071000.

Trade Line is a service where a customer can place his order and confirm this trade on telephone as well. IndiaInfoline has a fully equipped call center with advanced security and qualified staff to manage Trade Line. This service is provided at no additional cost, the customer just needs to call up (022) 40071000 and login using his numeric DP account number and access services using Telephone Personal Identification Number (TPIN).

16. Do I as a customer have the facility of Buy today and Sell Tomorrow?

Yes, DCB Smart Trade gives you the facility to buy today and sell tomorrow, But Customers are free to buy today and sell tomorrow at their own risk. In case the customer purchases shares and sells the shares the next day and if by some chance, the shares do not come from the exchange, then the risk of auction has to be borne by the customer.

17. What are the funding charges if I do not transfer funds on T+1 basis?

Any unclear balance in the account after T+1 will be subject to an interest charge of 24% p.a. This interest will be charged on a monthly basis.

18. How will I receive contract notes?

You will receive digitally signed contract notes by email. If there is no registered email then you may take a print out from www.trade.indiainfoline.com by using your login id and password. The India Infoline Relationship Manager can also assist you for the same.