



09.30 AM



NSDL

Technology, Trust & Reach
IPFT

DEMAT SIMPLIFIED

Be a Prudent Investor



जानकार ही
असरदार





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Dear Reader,

We appreciate your decision of reading this booklet and are sure that you will benefit from the information provided. This booklet will help you take a step towards becoming a 'Prudent Investor'.

Apart from a small introduction to NSDL, we have summarized various services we provide once you open a demat account with us. In case, you need more information or clarification, please feel free to contact us.

Regards,
NSDL - Your Depository





A. Let's begin with Basics

What is Capital Market ?

Capital Market, in simple words is a market for capital or funds, wherein those who need funds for their business purposes look out for those who are willing to provide them. In other words, capital market is where persons engage in buy and sell of various kinds of financial instruments. It comprises of Regulator (SEBI), Stock Exchanges (NSE, BSE, etc.), Depositories (NSDL, CDSL) and other Intermediaries like Stock Brokers, Depository Participants (DPs), Custodians, Merchant Bankers, etc.

What are Securities? What is meant by Primary and Secondary Market?

Securities are various kinds of financial instruments which are traded in the Capital Market. In other words, these are instruments by which funds are offered by fund suppliers to fund seekers. Let us take an example to understand this. Mr. A is a well-known entrepreneur and Managing Director of ABC Limited. He wants to start a new cement plant with name as ABC Limited. This requires a huge amount of money (capital). It, therefore, decides to enter capital market by offering its equity shares in return of funds. So, it comes out with an Initial Public Offer or IPO (initial because it's the first time ABC Limited is seeking funds from public at large). The public may apply for the shares by paying an agreed price. After completion of the due process, Company receives the funds in its Bank account and issues shares to applicants, thereby making them shareholders of the company.

A share, described above is one type of security. Other examples are - Debentures, Bonds, Mutual Fund units, Commercial Papers, Certificates of Deposit, Government Securities etc.

Primary & Secondary Market

Issuance of shares or securities by Issuers to general public is called 'Primary Market'. Stock Exchange, which is a market place for trading (buy and sell) in already issued and traded securities, is called 'Secondary Market'. Any shareholder can offer his / her shares for sale through a SEBI registered stock broker on the platform provided by stock exchanges like BSE or NSE. Any person can buy these shares through his/her stock broker by paying agreed price.



What is the role of NSDL in Capital Market?

NSDL, incorporated in 1996, is the first & one of the leading Depositories in the World. As a depository, it enables holding of shares and other types of securities in electronic form i.e. in dematerialize form. By holding a demat account, one can own the securities in electronic form and can also transfer any securities from his / her demat account to any other demat account.

NSDL's contribution to Indian Capital Markets has made it one of the leading Capital Market on multiple fronts in the World. With the adoption of state of the art technology for various products and services and reach within the country, NSDL has won the trust of investors and other Intermediaries, thus standing true to its tag line - **Technology, Trust & Reach.**

NSDL provides bouquet of services to investors, Stock Brokers, Stock Exchanges, Custodians etc. through its network of Depository Participants(DPs). Many big banks (Nationalized, Private and Co-Operative), Stock Brokers and Financial Institutions have joined NSDL as DPs. NSDL DPs are operating from more than 60,000 service centers spread across the country, and few in abroad too. List of Participants of NSDL and their service centers is available at NSDL website <https://nsdl.co.in/dpsch.php>

How to Open NSDL Demat Account?

Opening a demat account is quite simple. All you have to do is to approach a NSDL DP which will help you to complete the formalities. You need to submit Proof of Identity (POI) and Proof of Address. Further, PAN is mandatory for opening demat account. In addition, you will also be required to provide details of your bank account. You can also open your demat account with DP's of NSDL by visiting https://nsdl.co.in/Open_NSdl_Demat_Account.php or scan the QR code. NSDL and their service centers is available at NSDL website <https://nsdl.co.in/>



After your demat account is opened, your DP will provide you a DP ID and Client ID, a copy of your Client Master Report containing your demat account related details, tariff sheet and Rights & Obligations of Beneficial Owner and Depository Participant. You should verify the Client Master Report to ensure that all your details have been recorded correctly. If you want to trade in shares etc. (i.e. buy or sell), you would also need to open a Trading / Broking account with any SEBI registered stock broker.



What you can do with your NSDL demat account?

Few important things that you can do with your NSDL demat account are listed below -

- ▶ You can apply for IPOs and NFOs. Do not forget to mention your DP ID and Client ID correctly in the application form. Same demat account can be used to purchase and hold shares and other types of securities.
- ▶ You will automatically receive all corporate benefits (bonus, rights issue, etc.) in your demat account. Cash benefits like dividend declared by your company, interest or maturity amount payable on your bond investments etc. would be credited to bank account linked with your demat account. Please ensure correct bank account details are recorded in your demat account.
- ▶ You may like to convert all your investments in shares, bonds, debentures, government securities, sovereign gold bonds etc. held in paper form and mutual fund units held in statement form to demat form through your DP.
- ▶ You may hold your mutual fund investments in the same demat account. Holding mutual fund units in demat account makes things a lot easier for you. Not only you are able to monitor your portfolio at one place through NSDL CAS, it also saves you from the need to engage with various mutual fund houses if you want to make any change in your personal information, for example, address or bank details or nominee, etc., you may subscribe to mutual fund units in demat form by simply mentioning your DP ID and Client ID in application form. Even investment in mutual funds by way of SIP is also possible through demat account. For redemption or repurchase of mutual fund units, you may give an instruction to your DP or may use NSDL's Online SPEED-e facility.
- ▶ You may participate in buyback offer by tendering your shares to company through your demat account.

Follow Us on Social Media





B. Offerings with NSDL Demat Account

NSDL SPEED-e service

SPEED-e (pronounced as speedy) is an internet based facility offered by NSDL. It enables a demat account holder to give delivery, pledge and mutual fund redemption instructions in electronic form, thus making the process quite fast, secure and efficient. Demat account holder can avail this service if his / her DP offers this service. For more information, please visit <https://nssl.com/value/spde.php>

NSDL Mobile App Speede

NSDL has developed a Mobile App for its investors. You can download and use NSDL Speede Mobile App to view balances in your demat account, participate in e-voting and do much more on your mobile anytime, anywhere. It is available on Google Play Store and Apple App Store and is absolutely FREE.

IDEAS is another facility for demat account holders to view the updated account balance on the internet. This facility is FREE. For more information, please visit <https://nssl.co.in/value/MobileApp.php>



NSDL e-Voting service

NSDL electronic Voting (e-Voting) platform allows every shareholder to exercise voting rights online without the need to be physically present at the meeting location. e-Voting service has been integrated with SPEED-e as well as NSDL Speede Mobile App.

For more information, please visit <https://www.evoting.nssl.com/>

Online Nomination

Having nominee(s) in demat account helps in the unfortunate situation when demat account holder(s) are no more. If the account holder is the sole holder in demat account then mentioning nominee(s) helps in transmission process. You can mention upto 3 nominees in demat account.





B. Offerings with NSDL Demat Account

What you should do?

Nomination in demat account is now mandatory. You can either nominate or explicitly decide to opt out of nomination to avoid your demat account becoming inactive. NSDL brings you a facility to Nominate online for your NSDL demat account [**applicable for single demat account holder (Resident Individual)**]. Using this facility, demat account holders can add upto three nominees in their demat accounts.

Click on <https://eservices.nsd.com/instademmat-kyc-nomination/#/login> and follow 3 easy steps.

Step 1: Enter <DP ID> + <Client ID> + <PAN>. OTP on mobile number registered in your demat account.

Step 2: Select <Nominate> OR <Opt Out>

Step 3: e-sign using AADHAAR. OTP on mobile number registered with UIDAI (AADHAAR)

How to check a nominee in a demat account?

Check Client Master Report of your demat account or Consolidated Account Statement in which name of nominee(s) are mentioned.

Download Speede mobile app to check client master report

KYC Update

Online update of email / income range

To update email ID and income range in the demat account, investors can visit <https://eservices.nsd.com/kyc-attributes/#/login> or scan the QR code.



NSDL Consolidated Account Statement (CAS)

- ▶ NSDL sends Consolidated Account Statement (CAS) to its demat account holders for all his/her demat account(s) and mutual fund investment in Statement of Account form. The holdings are aggregated on the basis of PAN of the first holder.
- ▶ This statement is sent every month if there is a transaction in the account during the month. If you have provided your email ID and consent to your DP, the statement will be sent to you by email.
- ▶ Check statement period and closing balance for each of your investment held in all your demat accounts and mutual fund folios.
- ▶ Statement also shows the price of each of your investment, aggregate portfolio value and graph showing changes in total portfolio value over the period.
- ▶ It also shows other details like whether your KYC is up to date, email ID and mobile number mentioned in your MF folios, etc. If you notice any discrepancy or require an update, you may contact Mutual Fund Company or its Registrar.
- ▶ In case of non-receipt of statement or if you find any discrepancy in the statement, please contact your DP immediately or e-mail us on nsdl-cascomplaints@nsdl.com
- ▶ NSDL has developed an online facility at <https://nsdlcas.nsd.com/> to enable NSDL demat account holders to provide email ID directly to NSDL to receive CAS through email (e-CAS) from NSDL.
- ▶ You can also download your e-CAS of last 12 months from IDeAS/Speede mobile app.



Access Your Consolidated Account Statement Whenever You Wish to...



Monitor Your Demat Account through IDeAS



Holdings View



Transactions View



Value of Holdings



e-CAS



e-Voting



View 26AS



Client Master Report



To register for IDeAS, demat account holders have to:

- 1) Visit e-services website <https://eservices.nsdli.com/>
- 2) Click on 'Register Online for IDeAS'
- 3) Enter your DP ID and Client ID
- 4) Enter your mobile number registered in your demat account
- 5) Authenticate yourself using OTP or bank account registered in demat account
- 6) Complete the registration form by setting up your login credentials
- 7) Login to IDeAS to avail the feature



C. Taking care of demat account

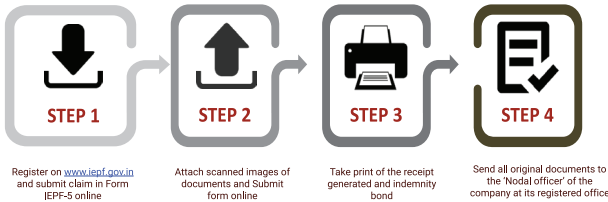
You hold valuable investments in your demat account. It is very important to take care of certain basic things, listed below, to ensure that your investments remain safe while you enjoy the various features of NSDL demat account.

- ▶ Promptly inform your DP about any change in your Personal Information (for example address) or details of Bank Account linked to your demat account in the prescribed format and obtain confirmation of update in system.
- ▶ Avail Nomination facility in your demat account. It simplifies the process of transmission of shares in case of an unfortunate case of death of the account holder. You can mention upto 3 nominees in your demat account. Name of nominee(s) can be changed anytime you want.
- ▶ Please note that Demat Debit and Pledge Instruction (DDPI) has replaced Power of Attorney (POA). DDPI is an authorization given by investor to their brokers to debit or pledge securities or tendering of shares in open offers in their demat account. The existing POAs shall continue to remain valid till the time investor revokes the same.
- ▶ Accept the Delivery Instruction Slip (DIS) book from your DP only if each slip has been pre-printed with a serial number along with your Client ID and keep it in safe custody. Do not sign blank Delivery instruction slip(s) while meeting security pay-in obligation.
- ▶ Mention your Mobile Number and email ID in account opening form to receive SMS alerts and regular updates directly from NSDL. This facility is free of any charge to you. In case you change your mobile number or email ID, promptly inform your DP in prescribed way and obtain confirmation of update in the system. This will ensure that you continue to get alerts from DP/Broker/NSDL.
- ▶ Subscribe to NSDL e-CAS at <https://nsdlcas.nsdl.com/> to get a consolidated statement of all your investments through email directly from NSDL.
- ▶ NSDL publishes a monthly newsletter 'The Financial Kaleidoscope' to keep you updated about various products / services of NSDL and other important features of depository system. You can visit <https://nsdl.co.in/publications/nest.php> and subscribe to the newsletter or read past versions.



D. More Information

Claiming refund from IEPF for dividend / shares not received



Company shall verify the documents and e-verify the claim online. If accepted, refunds will be transferred to Aadhaar linked bank account of the claimant through electronic transfer or to Demat account of claimant.

Demat Mandatory for Transfer of Securities

SEBI has mandated that w.e.f. April 1, 2019 any transfer of securities of listed companies will only be in demat form. In other words, if you are holding shares of a listed company in physical form and want to transfer it someone else, you will be able to do so only after converting them into demat form, from April 1, 2019 onwards. From this date, only transmission (that is transfer of shares in case of death of the shareholder) and transposition (that is change in order of the names of the shareholders) will be permitted for shares etc. held in the physical form. It is therefore beneficial to open a demat account and have your shares converted into demat, as early as possible.

Demat Mandatory for Unlisted Public Companies

MCA issued the Companies (Prospectus and Allotment of Securities) Third Amendment Rules, 2018 ("2018 Amendment Rules"), effective from October 02, 2018. As per the 2018 Amendment Rules, every unlisted public company other than a Nidhi or government company, was mandated to issue the securities only in dematerialized form and facilitate the dematerialization of all its existing securities. It may be noted that the wholly owned subsidiary ("WoS") of an unlisted public company was exempted from this requirement under 2018 Amendment Rules.

Further, on 27th October 2023, MCA issued the gazette notification for Companies (Prospectus and Allotment of Securities) Second Amendment Rules, 2023 covering Dematerialization of Private Limited Company. A private company, which as on last day of a financial year, ending on or after 31st March, 2023, is not a small company as per audited financial statements for such financial year, shall, within eighteen months of closure of such financial year, comply with the provisions of this rule.



From investors point of view, it would now be possible to convert their holdings in such unlisted companies in demat form and avail the associated benefits. It may be noted that if you already have a demat account, you need not to open another demat account for holding these shares. Your investments held in paper form can be converted into demat form in the same demat account, provided the pattern of holdings is same.

Investor Awareness Programs

NSDL organises investor awareness programs all over the country. The schedule of such programs is available under "Forthcoming Investor Awareness Programmes" on the homepage of our website <https://nsdl.co.in/>. If you would like to organise Investor Awareness Programmes in your City, Housing Society, College, Institution etc., do write to us at info@nsdl.com

Grievance Redressal

If you have any grievance in respect of your demat account, you can lodge the complaint online through NSDL's web-based complaints redressal system via link <https://nsdl.co.in/nsdlnews/investors.php> (Post your complaints/queries to NSDL) or write to us at relations@nsdl.com. Alternatively, you may lodge the same with SEBI online <https://scores.sebi.gov.in/>.

SEBI Master Circular on Online Resolution of Disputes in the Indian Securities Market

SEBI has issued Master Circular on Online Resolution of Disputes in the Indian Securities Market vide its Circular No. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/145 dated July 31, 2023.

For more information, Investors may refer the SEBI Circular https://www.sebi.gov.in/legal/master-circulars/aug-2023/online-resolution-of-disputes-in-the-indian-securities-market_75220.html

Visit SMART ODR website <https://smartodr.in/login>

Other useful services of NDML, a 100% subsidiary company of NSDL

- ▶ **NSR (National Skills Registry):** NSR is a web-based system hosting fact sheet of information about existing and prospective employees of Indian IT & ITes / BPO industry. It is a NASSCOM initiative. For more information, please visit <https://nationalskillsregistry.com/>
- ▶ **KYC Registration Agency:** Upload and download of centralized KYC records of investors. For more information, please visit <https://kra.ndml.in/kra-web/>
- ▶ **NIR account (e-Insurance Account):** NDML has setup an Insurance Repository on behalf of Insurance Regulatory and Development Authority of India (IRDAI). It facilitates holding of all type of insurance policies in electronic form in a single e-Insurance Account (eIA) and enables the insured to access all insurance policies with a single log in. For more information, please visit <https://nir.ndml.in/>





Learn to Manage Your Money for Financial Well-being



<https://investor.sebi.gov.in>



Dive into Money Matters to grasp Personal Finance concepts.



Educational Resources, related to investments, including securities market



Access a range of Financial Tools and Calculators.



Evaluate your Financial Health with the easy check.

Join on a journey of informed decision-making and confident participation in the securities market.

UNLOCK THE **WEALTH OF KNOWLEDGE**
AT THE SEBI INVESTOR WEBSITE

Empower yourself in the world of investing



TO VISIT THE SEBI INVESTOR WEBSITE, SCAN THE QR CODE



For more information related to investments in securities market, please visit SEBI Investor Website <https://investor.sebi.gov.in>

SEBI Launches Saaṛthi 2.0 Mobile App on Personal Finance for Investors

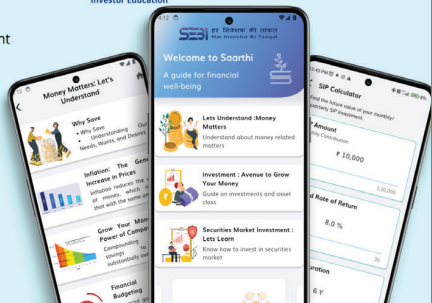


UNLOCK THE **WEALTH OF KNOWLEDGE** WITH **Saaṛthi App**



- User-friendly interface with comprehensive tools aimed at simplifying complex financial concepts.
- Resources and Educational Videos designed to increase investor awareness.
- Unbiased, Objective and Trusted Source of Investment Awareness
- Reliable and essential insights into the securities market.
- Vital for young investors, who are at the beginning of their financial journey
- Access a range of Financial Tools and Calculators,
- Do your Financial Health Check-up,

Empower yourself in the world of investing



For more information related to investments in the securities market, please visit the SEBI Investor Website <https://investor.sebi.gov.in/> and the SEBI Saaṛthi Mobile App.



Nominate Karo - Surakshit, Samajhdaar, aur Atmanirbhar Niveshak Bano !

NOMINATE YOUR LOVED ONES TODAY!!

Opt-in/Opt-out of Nomination in your demat account for ensuring smooth transmission of securities and to prevent accumulation of unclaimed assets in securities market.



***Applicable to single demat account holder (Resident Individual) who have not opted-in/opted-out for Nomination in their demat account.**

SEBI Launches Free Online Investor Certification Examination



**SEBI LAUNCHES A
FREE ONLINE INVESTOR
CERTIFICATION EXAMINATION**

to help you make informed investment decisions.



**Test your knowledge, enhance your understanding
of the markets, and
invest with confidence!**

Learn more and register now!

For more information, the SEBI Investor Website (<https://investor.sebi.gov.in/>) and the NISM website (<https://www.nism.ac.in/sebi-investor-certification-examination/>).

Be a Prudent Investor



Secure your investments and protect your peace of mind by choosing only

SEBI REGISTERED INTERMEDIARIES

SEBI भारतीय प्रतिष्ठान और विनियम बोर्ड
Securities and Exchange Board of India

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WITH Saathi 2.0 App

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Securities and Exchange Board of India

NSDL
National Securities Depository Limited

SCORES 2.0

Your One Stop solution

SEBI Complaints Redressal System



HOW SCORES WORKS

1. Register on SCORES
2. Lodge Complaint
3. Track Status
4. Seek Review
5. Provide Feedback



In case of receiving suspected fraud communication, report to Chakshu Platform of Department of Telecommunications

<https://sancharsaathi.gov.in/sfc/Home/sfc-complaint.jsp>



In case of receiving spam or UCC, Make DND complaint at respective TSP's app/website

TRAI DND APP, OR CALL/SMS TO 1909



In case fraud has already happened, report the same to Cyber Crime

Helpline 1930

Website www.cybercrime.gov.in

Nominate your loved ones Today !!

Opting-in or opting-out of nomination is mandatory in your Demat account.



SCAN TO NOMINATE ONLINE



*Applicable to single demat account holders (resident individuals) who have not opted in or opted out of nomination in their demat account.



ATTENTION

Stay vigilant and protect yourself from potential scams on social media, particularly involving any payment requests or subscriptions.

Conduct extensive research and exercise due diligence to protect your money

Online Closure of Demat Account



If your DP is offering you an online account opening facility, you also have the facility to close your account online.

IAP Feedback Form



Date :

Name of the Participant :

Email Id : City :

Mobile No. : Gender : Male Female

Venue :

Program Details	Excellent	Very Good	Good	Satisfactory	Poor
How would you rate the program?					
Evaluation of the Speaker					
Subject Knowledge					
Communication & Presentation					
Interaction with audience					

Program Details	Yes	No
Was today's session helpful to understand more about NSDL Demat Account?		
Have you begun your investment journey?		
Do you have a demat account?		
Would you be interested in knowing more about NSDL Demat Account?		

Any other comments / suggestions to improve the program?

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Booklet on
Securities Market



Information Brochure
for Investors



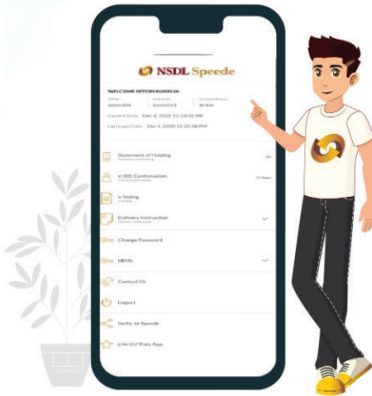
e-Guide for Demat
Account Holders



Scan to
open NSDL
Demat account



Access your Demat account anytime, anywhere with NSDL Speede App!



Scan to download



Play Store



App Store

1

View Demat account
balance and valuation

2

Participate in
e-Voting

3

Download digitally signed
Client Master Report

4

Download e-CAS

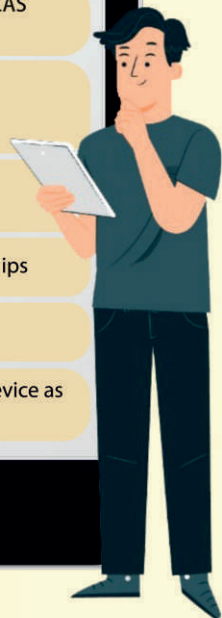
5

Confirm margin pledge initiation and Off-Market Instruction
(secured by OTP)

and many more...

Guidelines to Become a Prudent Investor

- 1 Always deal with a SEBI registered Depository Participant for opening a demat account
- 2 Register / update your email ID and mobile number in your demat account to get updates from NSDL
- 3 Make your internet passwords unique and strong, and change them on a regular interval. The OTP and password are meant exclusively for you
- 4 Carefully examine the nature and implications of Power of Attorney before giving it to a Stock Broker or Portfolio Management Services etc.
- 5 Regularly monitor your electronic or physical NSDL-CAS statement
- 6 When you update your personal information in your demat account, you will receive a Client Master List/update confirmation from your DP
- 7 Monitor NSDL's SMS or email alerts for debits or changes in demographic details
- 8 Please ensure safe keeping of Delivery Instructions Slips
- 9 Please ensure to nominate in your demat account
- 10 Ensure to download known Apps on your phone / device as unknown Apps may access your confidential data





NSDL

Technology, Trust & Reach
IPFT

Select a DP of your choice

Visit NSDL website
or Scan the QR code

Complete the KYC
process

3 EASY STEPS

TO OPEN A DEMAT ACCOUNT



SCAN TO OPEN NSDL
DEMAT ACCOUNT

https://nsdl.co.in/Open_NSDL_Demat_Account.php

NSDL Head Office

301, 3rd Floor, Naman Chambers, Plot C-32, G-Block, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400 051
Investor Helpline : 022 48867000 (Email : relations@nsdl.com)

Branch Offices

● Ahmedabad ● Bengaluru ● Chennai ● Hyderabad ● Jaipur ● Kochi ● Kolkata ● Lucknow ● New Delhi ● Indore



www.nsdl.com