

Finventures with NSDL COOL GURU



PUBLISHED FOR INVESTOR EDUCATION BY



NSDL

INVESTOR PROTECTION FUND TRUST

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Printed and published by
National Securities Depository Limited.

Published from National Securities Depository Limited, 301, 3rd Floor, Naman Chambers, Plot C-32, G-Block, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400 051.

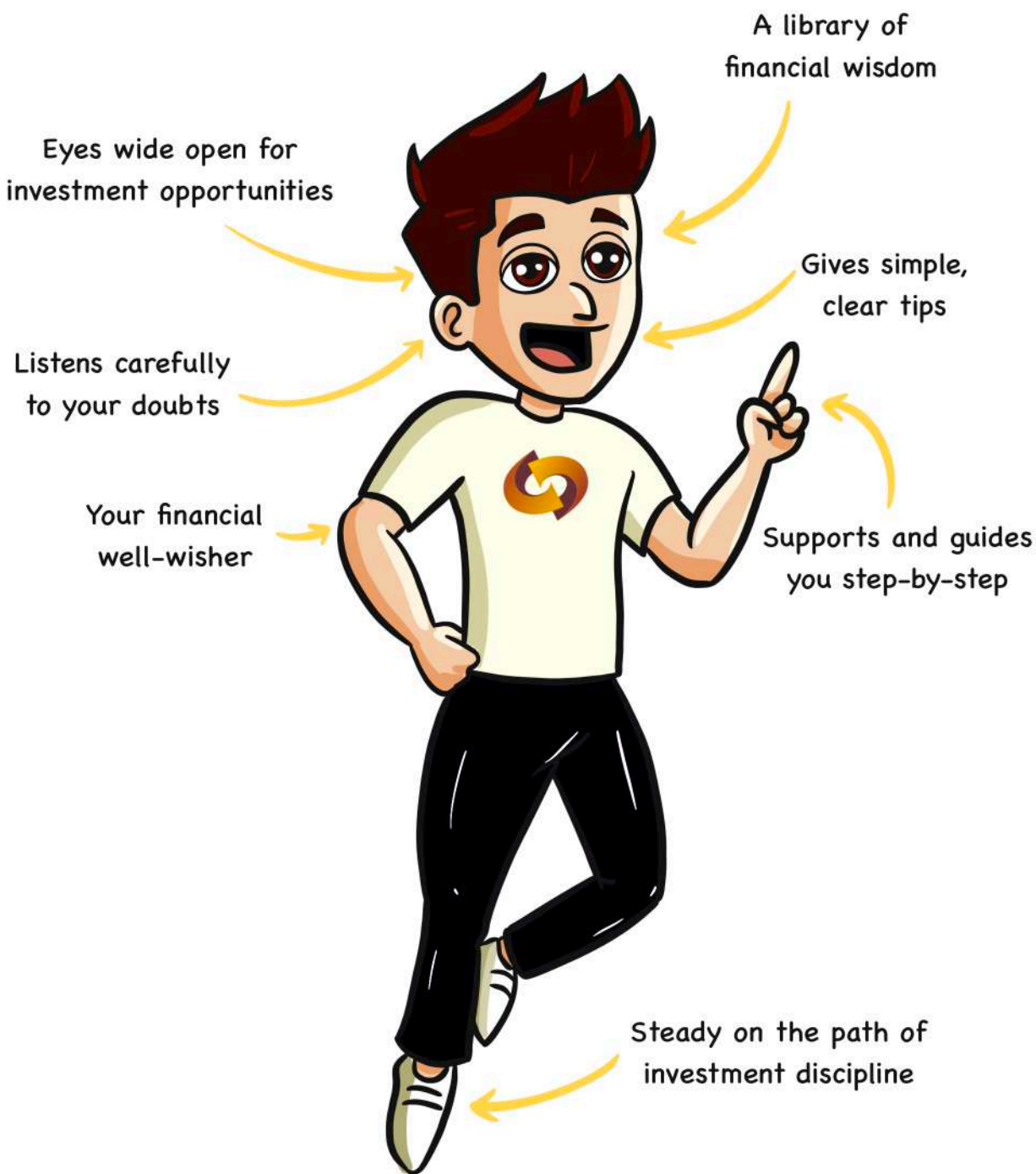
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About Us

At NSDL, we are committed to engaging with the investor community at large through various investor education activities that will help them to become prudent investors. NSDL spreads financial literacy about the securities market by conducting investor awareness programmes across the country, social media activities, and WhatsApp campaigns, among other effective modes of raising awareness.

WHO IS NSDL COOL GURU?



Meet Rohan, a young professional. Does he have savings? Yes. Does he have the confidence to invest? No.



Stocks, mutual funds, IPOs... where do I even start?

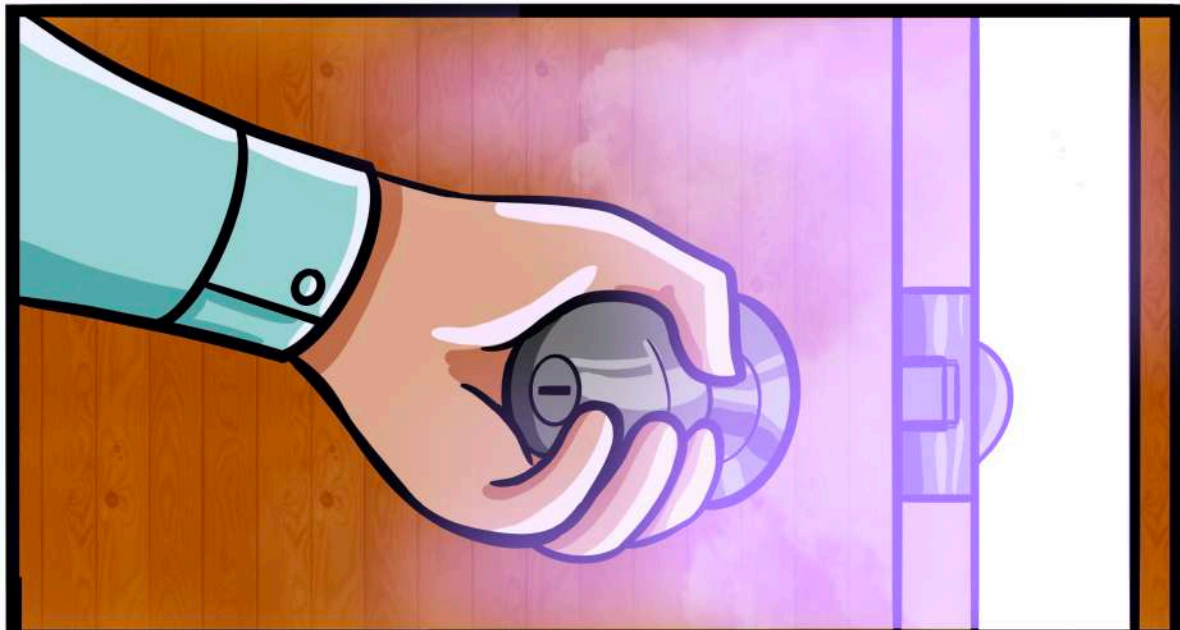


What on earth?



**WELCOME TO THE
MIND OF
NSDL COOL GURU**





AND THE ADVENTURE BEGINS!

NSDL COOL GURU AND THE SHIELD



*Securities and Exchange Board of India

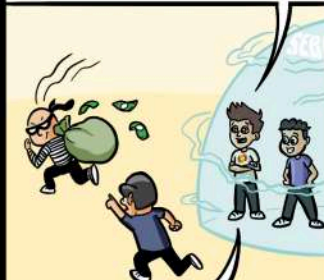
SEBI protects the interests of investors and regulates the Indian securities market. It promotes investor education and awareness. It also investigates and takes action against any market manipulation.

But when you invest through unregistered advisors, shady apps or rumour-based tips, you step outside SEBI's circle of safety.

Hmmm... SEBI's role is so important for novice investors like me. It's a relief to know that someone has my back!

You bet! Ready for Level 27?

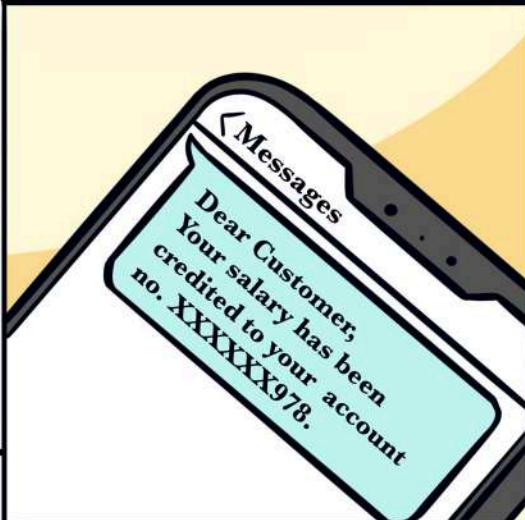
Game on!



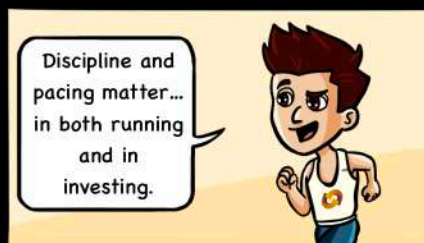
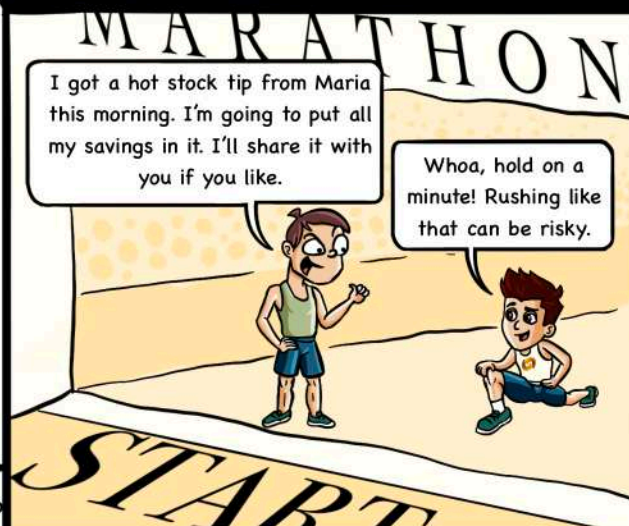
Make your investments through SEBI-registered intermediaries to stay within its protective shield.



NSDL COOL GURU AND THE PAYDAY PLAN



NSDL COOL GURU AND THE MARATHON OF MONEY



NSDL COOL GURU AND THE BALANCED PLATE

Ah, that hits the spot—so delicious and nutritious!

What are you thinking about?

I am thinking how our Indian thali is like a well-balanced investment portfolio.



What do you mean?

Well, this thali offers a great mix of both nutrition and flavour. Dahi and dal give us protein to build muscle, sabzi fulfils our vitamin intake, while roti and rice give us energy. Add a dash of tasty pickle, and the meal is complete!



Similarly, a well-balanced portfolio comprises:

- ✓ Equity funds
- ✓ Debt funds
- ✓ IPOs
- ✓ Mutual funds
- ✓ Government securities
- ✓ Fixed deposits
- ✓ Insurance
- ✓ gold and silver

Always keep cash in hand for emergencies fund.

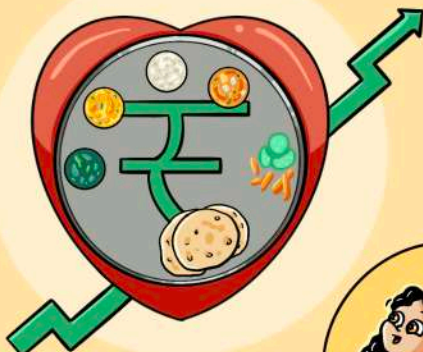


Interesting analogy! What would happen if I invested in only one type of asset?

What would happen if you ate only sabzi for lunch? It wouldn't serve your nutrition or taste requirements.



Similarly, you need to create an investment mix that meets your financial goals. Assess your risk capacity and then allocate your wealth among different assets. This will improve your financial health while protecting you during tough times.



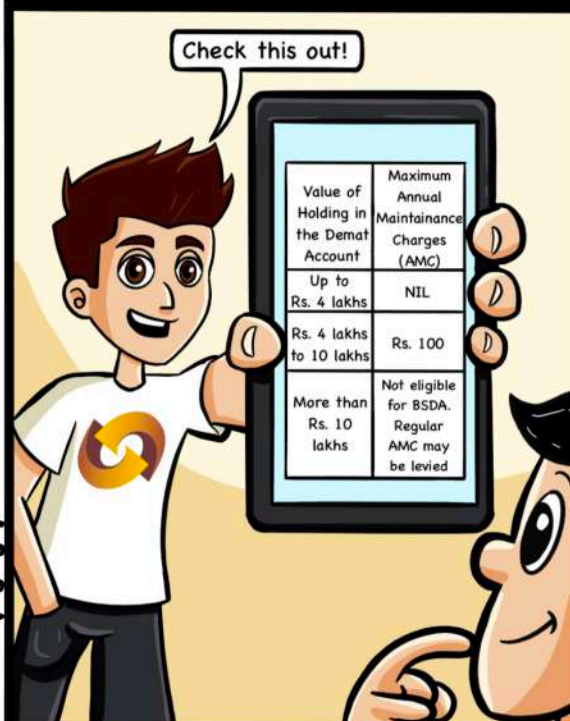
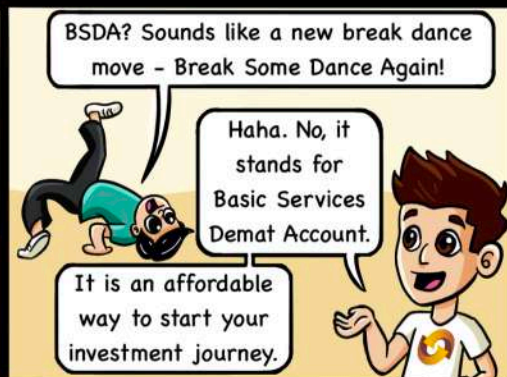
Trust NSDL Cool Guru to turn a yummy meal into a teachable moment for an investor! I don't think I will ever forget this fun lesson.



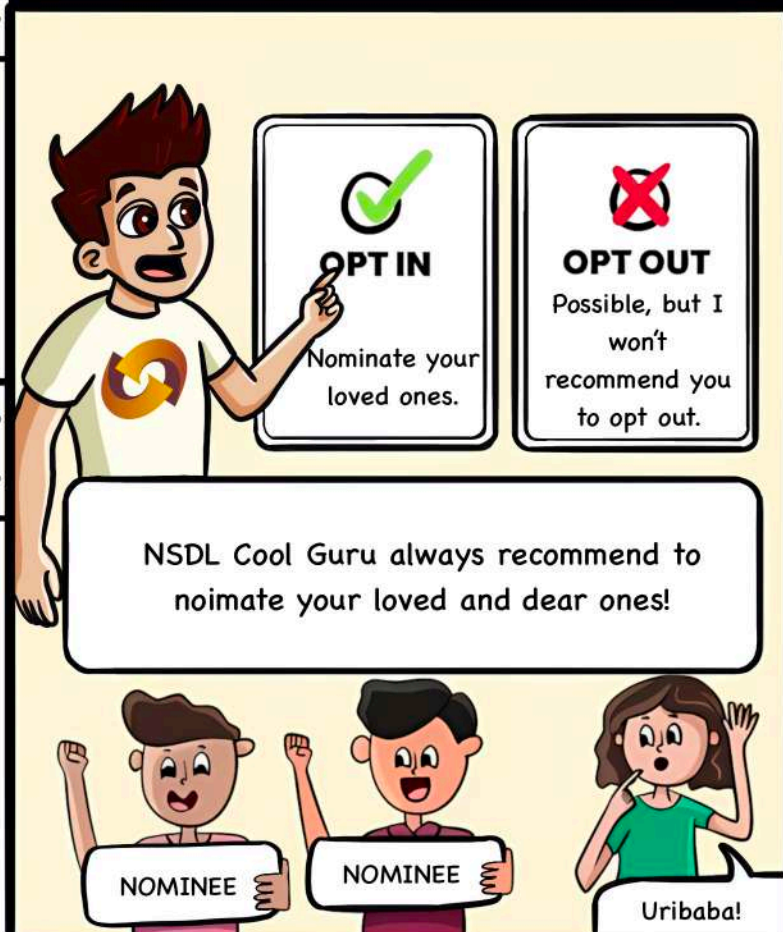
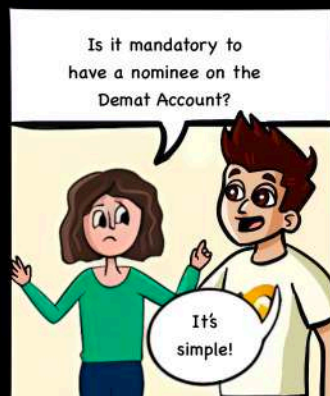
NSDL COOL GURU AND INACTIVE DEMAT ACCOUNT



NSDL COOL GURU AND STARTING WITH BSDA



NSDL COOL GURU AND THE BIG FIGHT



NSDL COOL GURU AND THE GREAT CLEAN UP

I had invested in stocks a few years ago, even in some IPOs and Mfs too. I'm not able to identify my portfolio value. I have multiple demat accounts...

I also want to buy a house, you know...

How're you gonna figure it out all your investments by yourself?

There must be some way out of it. People might be having this same issue too

Let me call NSDL Cool Guru! He will surely be able to help you.

Get NSDL electronic consolidated account statement. You can track & manage your investment portfolio and get a complete overview of your investments in one place.

SUBSCRIBE NOW!

eCAS! Where will I find it?

NSDL eCAS

You can find it in your Email or you can Download it from NSDL Speede Mobile App!

NSDL COOL GURU AND GALTI SE MISTAKE

So many dropped catches? I hope you are better at your investments.



Galti se mistake
Even my investments are not aligned with each other. But I can cover all my losses in next couple of days.

Maybe. But tomorrow again you will make a new "Galti se Mistake". Then?



Are you saying!
I can never catch up?

See for yourself.

Hey, NSDL Cool Guru, Can you help me?



Sure!

Here I hit a SIX again!

I am making too many Galti se Mistakes while investing. How to avoid them?

Here are the TOP 10 "Galti se Mistakes" which investors make:

1. Neglecting the idea of Asset Allocation
2. Engaging in unfocused investment practices without a defined objective
3. Pursuit for an Ideal investment is myth
4. Exploring investment opportunities in the realm of social media & leveraging influencer tips
5. Neglecting the compounding effect
6. Avoiding the risk involved while investing.
7. Following the herd mentality
8. Underestimated the concept of Savings & Emergency
9. Lack of Patience
10. Neglecting the concept of financial advisor assistance

STRATEGIC
TIMEOUT
02:30



Wow! I am making most of these. Thanks for helping me understand.



We want SIX!

NSDL Cool Guru!!

Main hoon naa!

Thanks for improving my understanding!



Now I won't make 'Galti se Mistake' while investing.

NSDL COOL GURU AND THE TWO-ACCOUNT SOLUTION

Congratulations, I heard you are ready to start investing!

Have you opened your demat and trading accounts?

Why do I need two accounts?

It's like shopping and storing clothes.

A trading account is like your shopping basket. You use it to pick and pay for your shares.

A demat account is like your wardrobe. It is a digital locker where your shares are stored.



So, a trading account executes your stock trades and a demat account stores your shares.

Got it.
Trading = shopping basket.
Demat = wardrobe.

Correct! Opening only a trading account is like shopping without storage. And just a demat account is like having storage without anything to put in it.

You need both accounts; trading to pick and pay your shares and demat to store and manage them.

I understood this now. Let me get both my accounts sorted out right away!

NSDL COOL GURU AND THE IPO RTUNITY

All I hear about these days is IPO*
But what is an IPO?

Ask NSDL Cool Guru!
Investments are his jam!



*Initial Public Offering

An IPO is when a company goes from
'secret family recipe' to 'restaurant chain'

It refers to the first time
a private company sells
shares to the public on a
stock exchange

An IPO gives the company
an opportunity to raise
significant capital, and the
investor gets to own a
piece of the company



So investing in the "Hottest IPO
of the Year" means that I can own
a piece of this giant money tree?



Yes. But be careful—some trees
grow mangoes while others
drop coconuts on your head!

What do you mean?



See that idli stall? If it creates a buzz about
its idlis, customers will line up, but if the idli
isn't tasty then they will stop coming

Similarly, you may hear a lot of buzz about an
IPO, but what really matters is that its
financials are solid...

How do we avoid
getting misled?



Don't just follow the crowd. Do your homework
by checking the company's financials, prospects,
and valuation. Research is key to making sound
investments...



OK, and if all looks good
then how do we invest in
the IPO?



Applying for
an IPO is
simple. You can
do it online
through SEBI-
registered
entities

Thank you, I
feel more confident
about
exploring IPOs
as part of my
investment
journey now!

Me, too!
But all this
talk about
food is
making me
hungry.
Let's go
grab a bite
first...



What will it be—jam sandwich, idli,
mango juice or coconut water!

NSDL COOL GURU AND MR PROCRASTINATOR

Mr. Procrastinator do things on time. Clean your room Haven't you heard: 'Kaal kare so aaj kar?'

Yes, but some things cannot be done in a rush. Eg. if you sell your shares today, you will only get the money tomorrow. This is called T=1

Actually, I read in the newspaper that the settlement cycle in India is now T+0

Are you sure, Mommy? Let me confirm with my friend, NSDL Cool Guru

Hey Bro! How are you?

Fit & fine as always!

Help, NSDL Cool Guru! Mommy says that the sale and purchase of shares is now on the same day. Please let her know that settlement cycle in India is "T=1"

Actually, you are both right. T+1 continues as the normal process. However, SEBI has introduced the T+0 settlement cycle on a beta-version basis from 28 March 2024. Certain scrips can now be settled on the same day. India have started Journey of T+0 and eventually, scrips will move to T+0.

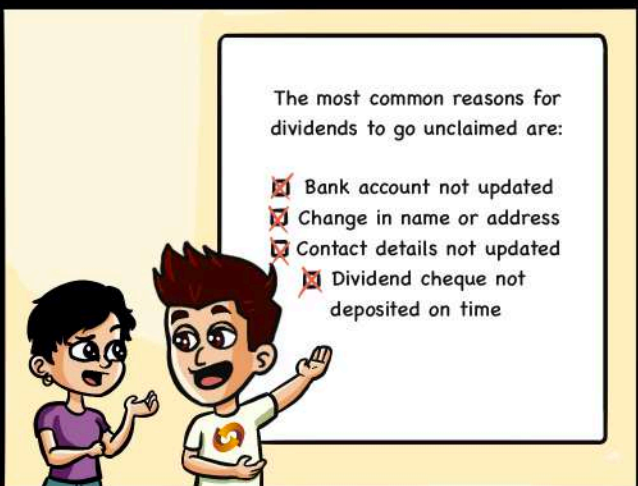
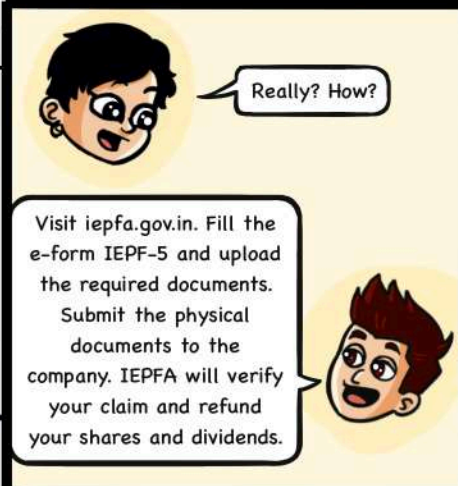
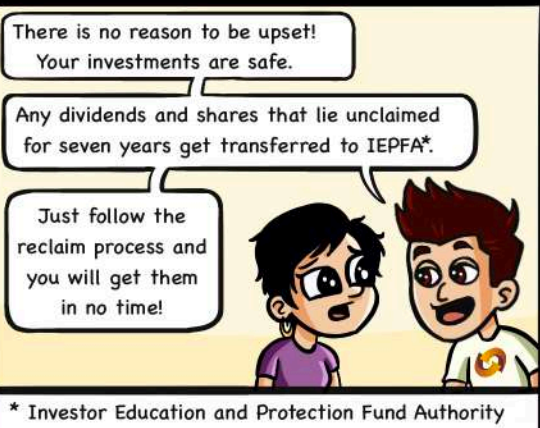
You better get used to doing things faster Mr. Procrastinator. Clean your room today by end of the day.

Maybe... today
Maybe... tomorrow

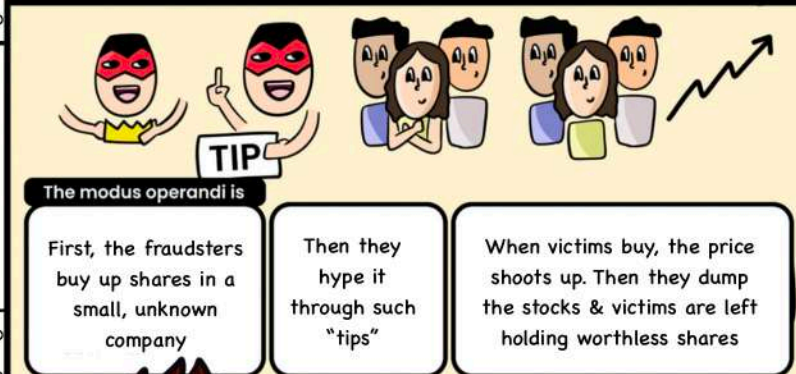
'Kaal kare so aaj kar?'

Ha! Ha! Ha!

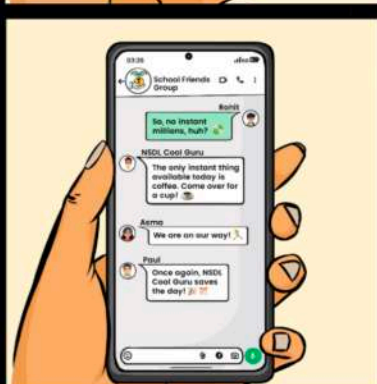
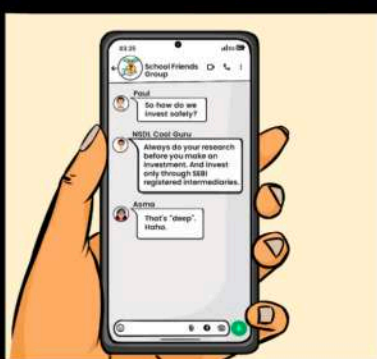
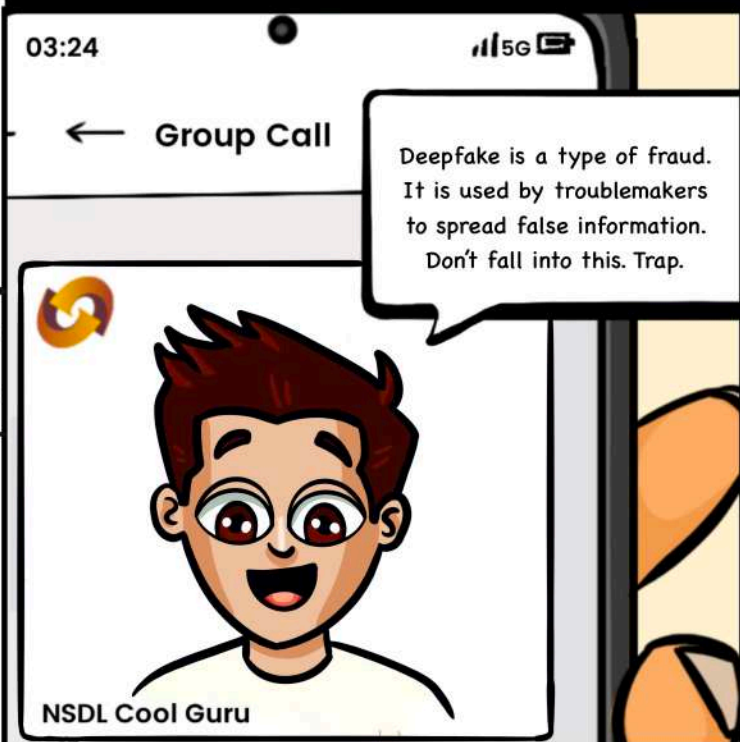
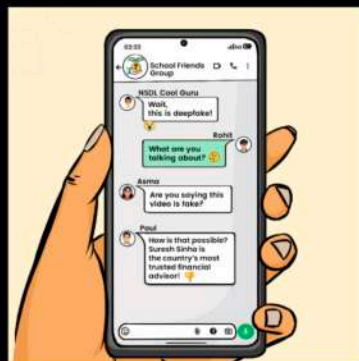
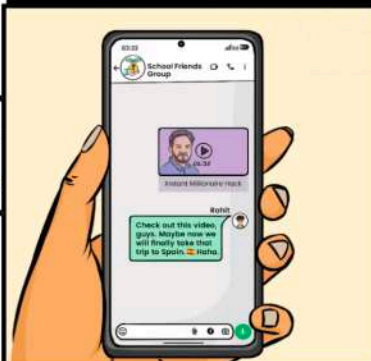
NSDL COOL GURU AND THE LOST AND FOUND



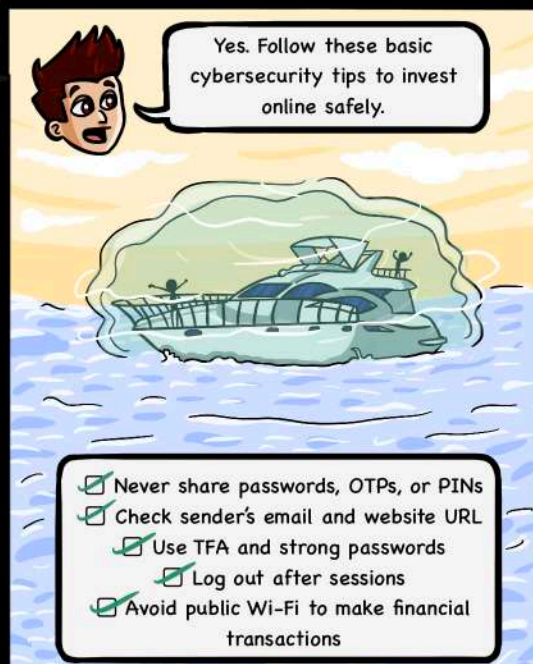
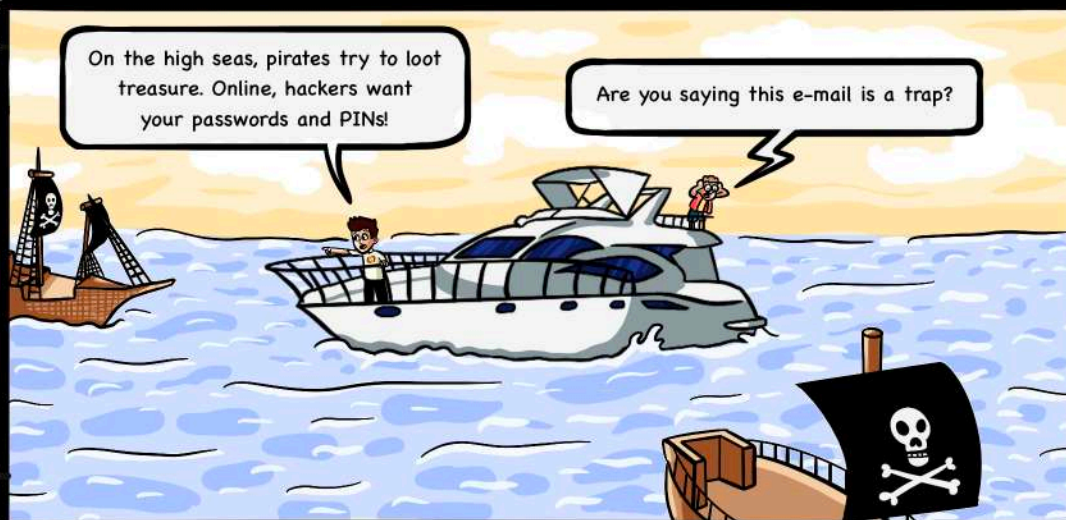
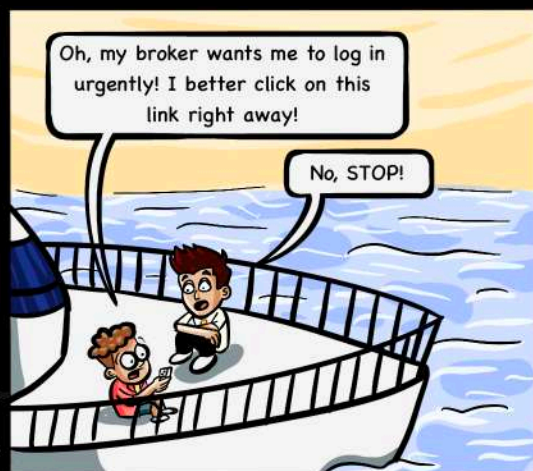
NSDL COOL GURU AND THE BIG FRAUD



NSDL COOL GURU AND THE BRAKE ON THE FAKE



NSDL COOL GURU AND THE PIRATE ATTACK





Money matters can feel complicated, but learning about them doesn't have to be. This book offers a series of comics featuring NSDL Cool Guru, your friendly guide through the world of investing. Each comic takes you on an adventurous discovery into the world of investing. Topics range from taking your first steps to protecting your assets; budgeting to balancing risk and reward; spotting red flags to cybersecurity tips; investment discipline to tracking.

All of this knowledge is served in an illustrated format to make it engaging and fun to read. Through these stories, you'll discover how to start, grow, and protect your investments.

Have a great finventure!

Special thanks to Superscribe Content Solutions for collaborating on the creation of this book