



Monitor your investment portfolio with **NSDL MOBILE APP**

From The Editor's Desk

Dear Reader,

In the past couple of years we have witnessed tremendous growth in mobile users all over the world as the entry of smartphones in the market at affordable prices has triggered their usage. We have experienced a major shift in the way we access the internet today with mobiles becoming the primary access point for internet usage. In today's fast paced world, phones are not just used for calling, playing games etc. but with smartphones, we can schedule our complete day, check emails, make conference calls, connect using social network and perform a host of other activities. It has become an integral part of day to day life of all individuals.

The growth in smart phone users has resulted in huge demand for various mobile applications. Millions of mobile phone applications are available that simplify various tasks for the users due to which we saw an accelerated growth of software/application development for mobile devices.

NSDL too has launched its maiden version of Mobile Application for its esteemed demat accountholders. NSDL Mobile App is available for Android based mobile phones having OS version 3.1 or higher as well as IOS based mobile phones having IOS version 6.0 or higher. Using the Mobile App, you would be able to view balances alongwith value of your holdings based on previous day closing prices in respect of your demat account on mobile anytime, anywhere. At present, NSDL Mobile App is absolutely free for Users.

You can register online for IDeAS facility through NSDL Mobile App by following simple registration steps (mentioned in the inner pages of this newsletter) after downloading App on your mobile phone. In this issue of Kaleidoscope, we will glance through the benefits & services offered by NSDL for its Mobile app. We urge our readers who hold NSDL demat account to download the mobile app, use it & share your valuable feedback with us.

Best Regards,
NSDL

Click & Find: Introduction on Mobile App

In simpler words, a mobile app is a computer program designed to run on mobile devices such as smartphones and tablet computers. Mobile apps were originally offered for general productivity and information retrieval, including email, calendar, contacts, stock market and weather information. However, public demand and the availability of developer tools drove rapid expansion into other categories. Usage of mobile apps has become increasingly prevalent across mobile phone users. A comScore study reported that, around 51% of subscribers use mobile apps on their devices which is relatively greater than that of subscribers browsing the web which is 49%. The two biggest app stores available for app download are Google Play for Android and App Store for iOS.

Why the mobile apps revolution is here to stay?

The rise of the smart phone industry has established a thriving market for mobile applications, helping businesses to increase productivity by more effectively mobilising their workforces and restyling end user experiences in our daily lives. To date, however, the process has been gradual and iterative, with no quantum leaps. Mobility within the enterprise is today largely about replicating web applications on mobile devices - important, but hardly ground-breaking. This is changing. We stand at the threshold of a mobile apps revolution that has the power to change the way we do business, transforming both the external customer experience of the organization and the way business units work internally and with partners. The catalyst for this revolution is clear: Simplicity.

NSDL Mobile App:

With this emerging trend of simplicity, mobility and easy accessibility, NSDL has also matched up with the pace introducing NSDL e-services on the mobile platform termed “**NSDL Mobile App**”. Using the Mobile App, investors would be able to view balances along with value of their holdings based on previous day closing prices in respect of their demat account on mobile anytime, anywhere. They can register online for IDeAS facility through NSDL Mobile App by following simple registration steps after downloading App on your mobile phone. Investors can download the NSDL Mobile App viz.; ‘NSDL’ from Google Play store for Android mobile phones or App Store for IOS based mobile phones. Alternatively, they can click the following link to download NSDL Mobile Apps:

Android Mobile App:

<https://play.google.com/store/apps/details?id=com.msf.NSDL.Android>

IOS Mobile App:

<https://itunes.apple.com/in/app/nsdl/id922834763?mt=8>

Here's why consumers love using mobile apps:

✓ Easy to Use and Convenient

The best thing about mobile apps is that they are very simple and easy to use. They don't have to learn some difficult, long, drawn-out software before they put the app to use. Because they're so simple to use, the learning curve associated with them is usually just a few minutes. In other words, an app will start working within moments of mobile users downloading them.

✓ Easy One-Touch Access

Mobile app will function as a virtual location for businesses. Consumers can become familiar with the app fairly quickly and if they find it useful, they will continue to use it and refer it to others. Not only that, but a mobile app makes it easy for consumers to get in touch with the company. Consumers also have the ability to receive instant directions to the business establishment from the app, which is very convenient for those who are on-the-go and may be trying to find the establishment.

✓ Receive Instant Notifications

Consumers are able to receive notifications about special offers and promotions related to the business instantly. Due to this “direct personal connection”, you feel special being first one to get such messages.

✓ Have Pertinent Scheduling Information at your Fingertips

Not only can you schedule appointments through your mobile app, but can also receive reminder notifications a few days prior to an appointment. In the end, you can clearly see that mobile apps are the new digital trend, and it's a trend that won't end anytime soon.

✓ 24x7 availability from anywhere

Mobile apps enable users to access their shared files, regardless of where they are physically stored – in the cloud and on premises. Users can securely access, share, edit, upload and manage files from iOS, Android and Windows Mobile devices from anywhere & anytime.

Get Started – NSDL Mobile App

Defining the functionality of NSDL Mobile App

NSDL has launched its maiden version of Mobile Application for its esteemed demat account holders. Through NSDL Mobile App, you can view balances along with value of your holdings based on previous day closing prices in respect of your demat account on mobile. It is an easier & faster way to monitor your demat account portfolio anytime, anywhere. NSDL Mobile App is available for Android based mobile phones having OS version 3.1 or higher as well as IOS based mobile phones having IOS version 6.0 or higher.

Users of NSDL Mobile App

An investor having a demat account with any Depository Participant of NSDL can avail the facility of NSDL Mobile App. Investors not having a demat account & who wish to avail this facility, can open their demat account with any Depository Participant (DP) of NSDL. If you are already a user of IDeAS or SPEED-e system of NSDL, the same credentials (i.e. User ID and Password) can be used to login to NSDL Mobile app.

Registration for IDeAS facility through NSDL Mobile Application

1. Download the NSDL Mobile App viz.; 'NSDL' from Google Play store for Android mobile phones or App Store for IOS based mobile phones.
2. Click on 'New User Registration'
3. Enter the following details on the registration page:
 - ✓ DP ID (of your DP where you have opened your demat account)
 - ✓ Client ID (i.e. provided by your DP)
 - ✓ Choose your own User ID (between 3 to 8 characters)
 - ✓ User Name
 - ✓ Email ID
 - ✓ Password and Confirm Password (between 8 to 16 characters), both alphanumeric.
4. Tick on check box 'I agree to the terms and conditions' and click on 'Submit' button.
5. Upon submitting the request, a One Time Password (OTP) will be generated which will be sent to your mobile number registered in your demat account.
6. Enter the OTP received from NSDL within 5 minutes from submitting the request.
7. On successful verification of OTP, you will be directed to log-in page of the Mobile Application.
8. You can then start using your NSDL Mobile Application.

Steps to reset password in case User Forgets Password

You can reset your mobile app password through NSDL Mobile App by following the below mentioned process:

- ✓ Click on Forgot Password link available on log-in screen
- ✓ Enter your User ID, DP ID & Client ID and click on 'Generate OTP' button
- ✓ Enter OTP received on your registered mobile number and click on 'Submit' button
- ✓ On successful validation of OTP, 'Reset Password' screen will be displayed and you will be required to enter New Password and Confirm New Password and click on Submit button.
- ✓ Upon successfully changing the password, you will be directed to log-in page.

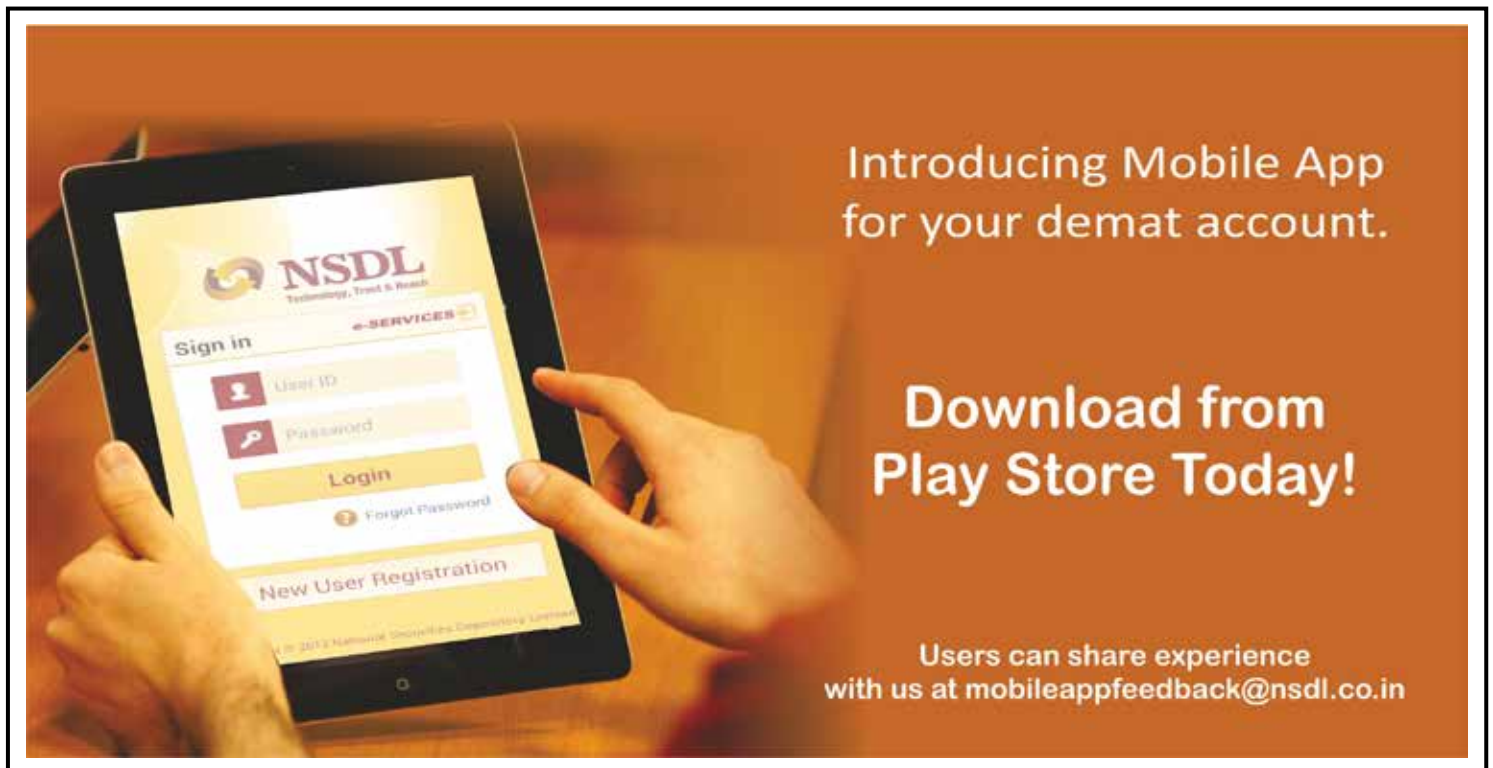
“Did You Know”

This statistics shows a forecast for the number of mobile app downloads from 2009 to 2017. In 2009, worldwide mobile app downloads amounted to approximately 2.52 billion and are expected to reach 268.69 billion in 2017. With 233 million Internet users at present in India, IAMA and KPMG report indicates that this will reach 314 million mobile Internet users by 2017. Interestingly, 65 per cent of India's Internet traffic comes from mobile.

“Quote of the month”

Smart investing doesn't consist of buying good assets, but of buying assets well. This is a very, very important distinction that very, very few people understand - **Howard Marks**

- ✓ **Google PlayStore:** Google Play (formerly known as the Android Market) is an international online software store developed by Google for Android devices. It was started in October 2008. In August 2014, there were approximately 1.3 + million apps available for Android and the estimated number of applications downloaded from Google Play was 40 billion.
- ✓ **Apple's app Store:** Apple's app Store for iOS was not the first app distribution service, but it ignited the mobile revolution when it started its service on July 10, 2008. As of January 2011, Apple's app Store reported over 10 billion downloads.
- ✓ **OS:** OS is the Operating System within which you create your app.
- ✓ **Android:** Android is Google's flagship OS. Building for Android means using Java, a more common language. Generally speaking, Android is considered a more accessible technology.
- ✓ **Windows Phone:** Third in popularity, this technology is strongly supported by Microsoft and considered to be the most developer-friendly OS. This is because of the approachability of its dedicated tool called Visual Studio.
- ✓ **UI (User Interface):** UI is the design of the mobile app with a focus on the experience of the user, keeping in mind the overall interaction. It's arguably the most important part of your app since it determines how easily a user can make the program do what he or she wants. Even a powerful idea with great technical execution has little value with a poorly designed UI.
- ✓ **UX (User Experience):** UX refers to how a user perceives, reacts, or feels when interacting with your mobile app. UX testing is done to evaluate the ease of use, practicality and efficiency of the product.



Introducing Mobile App
for your demat account.

Download from
Play Store Today!

Users can share experience
with us at mobileappfeedback@nsdl.co.in

The advertisement features a hand holding a tablet displaying the NSDL mobile app interface. The app screen shows the NSDL logo, a 'Sign in' section with fields for 'User ID' and 'Password', a 'Login' button, and a 'Forgot Password' link. Below the login section is a 'New User Registration' link. The background of the advertisement is a warm orange color.

Appreciation Messages by Investors on NSDL Mobile App

As you all know, NSDL has launched its maiden version of NSDL Mobile App for its esteemed demat accountholders to view balances alongwith value of your holdings based on previous day closing prices in respect of your demat account on mobile. NSDL Mobile app has received tremendous response & appreciation for its features & benefits that it provides through its app to its investors. More than 2,100 users have liked NSDL mobile app. Some of the appreciation messages that NSDL has received for its app is cited as below:

- ✓ All searches stop here, with help of technology (smartphone +wifi or data plan), we are working as sub-brokers. We suggest all our clients to register for NSDL app. Most important is registration procedure is very easy. Thanks again to NSDL. – Ajit Thorat
- ✓ Very easy managing this application. This application is mainly useful watching our NSDL data. – Firos Pullanikkal
- ✓ So we got the deserving app! Nice to have it...don't have to check emails regularly! – Dibyajit Saha
- ✓ Thanks for this amazing app – Archit Sharotri
- ✓ Excellent! One of the best service one can expect. Give more publicity about this app. – CA Srinivas Rao
- ✓ Best app for NSDL user. Amazing! – Dhaval Pandya
- ✓ Good app. This is a very good app as you can view all your holdings in one app. Personally, I did not find any problem in registering and the app is running fine for eight months since. - Soubhik Ray
- ✓ Live Money! Nice App! Thanks to all developer – M D Parwez Alam
- ✓ Nice & easy way to see our Holding. After resetting the password, now able to see my Holding with the latest market rates. Not bad. Useful. Thanks. – Desai Tushar
- ✓ It's very nice application – Krishnendu Dutta
- ✓ Good. Should have option to make delivery to pre notified accounts too. Good application for viewing statement of holding. – Nilay Wankawala
- ✓ A must for Investors. – Aswini Pattnayak
- ✓ Very nice app. Now we are always updated with market... - Ramesh Biyani
- ✓ Best app I had ever seen. Good app! – Amit Kumar
- ✓ Very important app in this generation. – Vitthal Joshi
- ✓ NSDL app! Very useful for day to day valuation. – Indravadan Dave
- ✓ All security under one app. It's very helpful to know all securities list consolidated with latest prices after market close. Can improve by adding MF & NPS via PAN card number. – Umeshchand Thakur
- ✓ Very great! This app is very fast work & so many features. I like this too much. – Abhishek Ranjan
- ✓ Very useful for a Senior citizen like me to check my holdings any time. – Sharada Nayak
- ✓ Best app. Convenient app for market research – Ramakant Shete
- ✓ This app is useful for knowing our investment in any stages. – Prem Sahu
- ✓ NSDL demat app. I found it very quick & useful. The download was quick & without hassles. – Mahesh Mehta
- ✓ Good job NSDL. Thanks for showing my demat account holdings. – Rahul Mahloniya
- ✓ Nice. It is now convenient to view our holding whenever we need. Very good. – Naiyer Askari
- ✓ Very useful. Instant information available. – Pallavi Karkhanis

So why wait! Investors can download the NSDL Mobile App viz.; 'NSDL' from Google Play store for Android mobile phones having OS version 3.1 or higher or App Store for IOS based mobile phones having IOS version 6.0 or higher. Alternatively, they can click the following link to download NSDL Mobile Apps:

Android Mobile App:

<https://play.google.com/store/apps/details?id=com.msf.NSDL.Android>

IOS Mobile App:

<https://itunes.apple.com/in/app/nsdl/id922834763?mt=8>

It is easier & faster way to monitor your demat account portfolio anytime, anywhere.

1. What is NSDL Mobile Application & where can I find it?

NSDL has launched its maiden version of Mobile Application for its esteemed demat account holders. Through NSDL Mobile App, you can view balances along with value of your holdings based on previous day closing prices in respect of your demat account on mobile. It is easier & faster way to monitor your demat account portfolio anytime, anywhere. NSDL Mobile App is available for Android based mobile phones having OS version 3.1 or higher as well as IOS based mobile phones having IOS version 6.0 or higher.



2. Who can Use NSDL Mobile Application?

NSDL Mobile Application can be used by demat account holders having demat account with any Depository Participant (DP) of NSDL.

3. Can I register for IDeAS facility through NSDL Mobile Application?

Yes. Demat account holder having demat account with any DP of NSDL can register for IDeAS facility through NSDL Mobile Application by following the simple registration steps provided, mobile number of Sole Holder / First Holder or Second Holder or Third Holder (in case of joint account) is registered in the demat account.

4. Can I use IDeAS facility through website, if I register Client account through NSDL Mobile Application?

Yes. You will be able to access IDeAS facility through eservices website viz., <https://eservices.nsdl.com> even if you have registered your demat account through Mobile Application.

5. What are the requirements for accessing NSDL Mobile Application?

You need to have internet connectivity in your mobile phone to access IDeAS facility through Mobile Application and log-in credentials viz., User ID and password created at the time of registration of SPEED-e / IDeAS facility.

6. If I am an existing User of IDeAS facility, do I need to register separately to access NSDL Mobile Application?

No separate registration is required for using Mobile Application. You can access Mobile Application with your existing log-in credential viz., User ID and password.

7. What are the charges for downloading and using NSDL Mobile Application?

Currently, Mobile Application is absolutely free for Users.

8. What to do if I change my mobile phone device?

In case you want to use the Mobile Application on your new device, you will have to re-download the Mobile Application on your new handset and you can log-in with your existing credential viz., User ID and password.

9. Can I change password from NSDL Mobile Application?

Yes, you can reset the password through the option 'Change Password' provided under settings.

9. What should I do if I forget my User ID?

User ID is secret information which is only known to you. In case you have forgotten your User ID, you cannot access IDEAS facility. Approach your DP for revocation of your present User ID by quoting your Client Id. After revoking your User ID, you will be required to re-register for IDeAS facility.

Blog

Mobile application and it's usage across the World

By Shubham Rane,
Maharshi Dayanand College of
Arts, Science & Commerce

Millions of people are spending more and more time on their mobile devices and mobile apps. Mobile apps are rapidly replacing websites as the digital hub for businesses and brands. Making an app accessible to all is a sensible business decision. Accessibility is not only about the end user but also the tools that make our lives easier and everyone wants those tools. For any app developers who want an insight into how their app will perform in the real world, appealing to the differently-abled end user would be a good place to start.

Accessible web and mobile applications make them more convenient and available to everyone – including users with disabilities. Nowadays, people have become so inclined to using mobile apps because of the utility they provide just at one click from the mobile. Online shopping, bill payments, online trading, gaming etc. are quite popular among all generations across the whole world just through the mobile app installed on their devices. With the latest technologies in place, every organization, be it service industry, product companies, travelling agencies, Government departments have launched their own applications for the convenience of their consumers. Mobile apps have become an integral part of day to day life of almost every individual. It is imperative that even the Capital Market is now abuzz with mobile apps from all intermediaries. NSDL, the largest depository in India, has offered such an app to it's demat account holders too. It is making the demat account always accessible giving them a more sense of control.



Facility for Basic Services Demat Account (BSDA)

SEBI had introduced the facility of “Basic Services Demat Account” (BSDA) with limited services for eligible individuals with an objective of achieving wider financial inclusion and to encourage holding of demat accounts. Further, the Depository Participants (DPs) were advised to provide an option to all the existing eligible individuals to convert their demat account into BSDA. DPs too are including information in their communication with clients informing them about this option.

In order to facilitate the eligible individuals to avail the benefits of BSDA, DPs are advised to convert all such eligible demat accounts into BSDA unless such Beneficial Owners (BOs) specifically opt to continue to avail the facility of a regular demat account. DPs shall assess the eligibility of the BOs at the end of the current billing cycle and convert eligible demat accounts into BSDA.

Further details about this circular are posted on NSDL website www.nsdl.co.in.

(Ref: Circular No. NSDL/POLICY/2015/0115 dated December 14, 2015)

Investor Education initiatives undertaken by NSDL

Joint Awareness Programmes :

In order to reach out to investors that are spread across the country and to apprise them about the facilities available in NSDL depository system and the awareness on stock markets, NSDL conducted 11 Joint Awareness Programmes during November 2015 in association with Adroit Financial Services Private Limited, Geojit BNP Paribas Financial Services Limited, ICICI Securities Limited, SMC Global Securities Limited, Jhaveri Securities Limited & Coimbatore Capital Limited. NSDL also conducted two Joint Awareness Programmes in association with Integrated Enterprises (India) Limited, NSE, Nanayam Vikatan & with Economic Times presenting Money Gurukul. These programmes were attended by more than 1,600 investors.

Regional Investor Awareness Programme with SEBI & NSE:

In order to reach out to masses spread across the country and to apprise them about the facilities available in NSDL depository system, NSDL conducted a Joint Awareness Programme with SEBI & NSE at Gangtok, Sikkim in November 2015 which was attended by around 200 investors.

Training Programme conducted for students:

In November 2015, NSDL conducted a training programme for around 45 students representing from VVM's Shree Damodar College of Commerce & Economics, Goa. Various aspects on Depository related services were addressed to these students attending this programme.

Participation in events conducted by Institutions:

In November 2015, NSDL participated in the 35th India International Trade Fair (IITF) organized by India Trade Promotion Organisation (ITPO) at Delhi. Shri U K Sinha, Chairman SEBI inaugurated the pavilion 'BHARAT KAA SHARE BAZAAR' in the 35th India International Trade Fair (IITF). The main focus of the exhibition was to showcase the well regulated Indian Securities market and its various products and to spread investor education. This event was attended by more than 1,400 participants.

Further, NSDL also sponsored an event titled “Manifest-Varchasva 2015” organised by The Indian Institute of Management Lucknow at Lucknow. Over 600 participants visited the NSDL stall. Various aspects on Depository related services were explained to these participants attending this event.



NSDL participates in the 35th India International Trade Fair (IITF) – 2015 held from November 14, 2015 to November 27, 2015. SEBI Chairman Shri. U.K. Sinha visiting the NSDL stall during the IITF.

Read and Win!

How do I register for NSDL Mobile App?

Send your replies providing your contact details (Name, address and contact no.) with the subject 'Knowledge Wins Contest - December 2015' to info@nsdl.co.in

Terms and Conditions

- NSDL shall be solely responsible for the execution and administration of this Contest.
- This Contest is only open to Indian Citizens. (NSDL employees are not allowed to participate in this contest.)
- All personal details submitted must be accurate and complete and are subject to proof upon request by NSDL.
- NSDL reserves the right, at any time, to verify the validity of entries and entrants and to disqualify any entry not submitted in accordance with these Terms or which tampers with the entry process.
- NSDL reserves the right to discontinue the contest at any given point of time without prior intimation.
- All prize drawings will be made on a strictly random basis and the decision made by NSDL will be final.

KNOWLEDGE WINS Contest

Lucky 25
Winners will
Win Free
Goodies



Your suggestions for newsletter are valuable to us.
Send in your suggestions mentioning your
contact details (contact name, address &
contact number) with the subject
"Suggestions for the newsletter"
to info@nsdl.co.in



NSDL Offices

Head Office	Branch Offices	
<u>Mumbai</u> Trade World, A wing, 4th & 5th Floors, Kamala Mills Compound, Lower Parel, Mumbai - 400 013. Tel.:(022) 2499 4200 Fax:(022) 2497 6351	<u>Ahmedabad</u> Unit No. 407, 4th floor, 3rd Eye One Commercial Complex Co-op. Soc. Ltd., C. G. Road, Near Panchvati Circle, Ahmedabad - 380006 Tel.:(079) - 26461376 Fax:(079) - 26461375	<u>Chennai</u> 6A, 6th Floor, Kences Towers, #1 Ramkrishna Street, North Usman Road, T. Nagar, Chennai - 600 017. Tel.:(044) 2814 3917 / 18 Fax:(044) 2814 4593
	<u>Kolkata</u> 5th Floor, The Millenium, Flat No. 5W, 235/2A, Acharya Jagdish Chandra Bose Road, Kolkata - 700 020. Tel.:(033) 2281 4661 / 2281 4662 Fax:(033) 2289 1945	<u>New Delhi</u> 409/410, Ashoka Estate Building, 4th floor, Barakhamba Road, Connaught Place, New Delhi - 110 001. Tel.:(011) 2335 3815 / 2335 3817 Fax:(011) 2335 3756

Investor Relationship Cell	NSDL Certification Program
Officer-In-Charge National Securities Depository Ltd. Trade World, A Wing, 4th floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013. Tel.:(022) 2499 4200 Fax:(022) 2497 6351 Email: relations@nsdl.co.in	Officer-In-Charge National Securities Depository Ltd. Trade World, 4th floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013. Tel.:(022) 2499 4200 Fax:(022) 2497 6351 Email: trainingdept@nsdl.co.in

For more information, email us at info@nsdl.co.in

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