

18 things to know

SPEED-e**NSDL CAS****e-voting****IDeAS****KYC Registration Agency****IndiaBondInfo****NSDL Mobile App****AADHAAR****FPI Monitor**

From The Editor's Desk

Seasons Greetings! We are already into the New Year of 2018 and what better way to start this year than making your money grow for you through the right mix of investments. We, at NSDL, are always ready for imparting wise financial bytes which will help our investors in taking rational, efficient and secure investment decisions.

Technology is truly advancing, opening up new avenues for us by replacing cumbersome old practices and introducing us to a digital world dwelling at our fingertips. Today, it is possible to make investment with just a few clicks. In such a scenario, the more important aspect of monitoring one's investment portfolio and tracking performance assumes precedence. Why rely on brokers alone and submit paper Delivery Instruction Slips, confound ourselves with various statements to be downloaded from different portals, store papers in the form of academic certificates and insurance policies? The time has come to have consolidated account balances which showcases all your capital market investments at one glance, give paperless electronic delivery instructions and store all our certificates and insurance policies in an online storage facility.

Sounds fascinating? Isn't it...It is, because it has already been put in motion. In this issue of The Financial Kaleidoscope, we take the opportunity to enlist 18 things you should know to change the way you transact thus making life easy.

Regards,
NSDL

1. Consolidated Account Statement (CAS)

Investors investing their hard earned money in various instruments, have to continuously monitor their transactions. With NSDL CAS, you can view all your investments for example; equity shares, preference shares, mutual funds, bonds, debentures, sovereign gold bonds, government securities, commercial paper, certificate of deposit etc. at one place. This would help you monitor your portfolio, its composition and changes in the overall portfolio value. NSDL CAS facilitates you to develop strategies and take informed decisions. While it obviously includes all your investments held in demat form, the good thing is that it also includes all your mutual fund investments held in paper form (or statement of account form) and insurance policies held in demat with NSDL National Insurance Repository.

NSDL e-CAS or CAS in form of an email from NSDL is even better version of physical CAS for following reasons –

1. Compared to CAS in paper form, it reaches you fast.
2. Being password protected, contents remain safe before it reaches you.
3. Its easy to store and retrieve.

In case, you have not yet chosen to get above benefits, you may sign up to get your e-CAS from NSDL directly by requesting your DP or by registering at <https://nsdlcas.nsdl.com>

2. NSDL Mobile App

With mobile being omnipresent in today's life, NSDL has developed a Mobile App for esteemed investors. You can download and use NSDL Mobile App to view balances in your demat account on your mobile anytime, anywhere. NSDL Mobile App is available on Google Playstore and App Store and it is absolutely free for all demat account holders.

3. NSDL e-Voting

NSDL has developed an internet based 'e-Voting' platform in accordance with directions from Ministry of Corporate Affairs. It enables shareholders to cast their vote on various resolutions proposed by the companies on any time – any where basis. With mobile in your hand or internet on your laptop, you can participate in decision making process of the company where you have invested your money. You can enjoy this facility even if you are holding shares in physical form. It is completely free for all shareholders. NSDL extends this facility for AGMs of the companies also. Visit <https://www.evoting.nsdl.com> for more information.

4. IDeAS

Internet based Demat Account Statement or IDeAS is another online facility from NSDL to keep yourself updated about the transactions and balances in your demat account. Like many other features and services of NSDL, even this internet based initiative is completely free for demat account holders. In case you are not using this facility, you may register yourself on <https://eservices.nsdl.com>

5. SPEED-e

Enabling transactions through Internet becomes essential as a means to provide flexibility and convenience to clients and further increasing efficiency of settlement of trades in the capital market. Safety of transactions is however, a very crucial issue in internet based solutions. This assumes significance in case of depository transactions since it involves movement of high-value financial assets across accounts. Further, depository transactions are also time critical. The lapse or failure to deliver the securities in time for pay-in to the clearing corporation may lead to financial liability.

SPEED-e is an internet based facility offered by NSDL. It enables demat account holder to give delivery instructions and mutual fund redemption instructions in electronic form, thus making the process quite fast, secure and efficient. With the power of SPEED-e in your hand, you can manage your account on your own, without giving Power of Attorney (POA) to someone. You can also view your transactions, ISIN wise latest balance and valuation thereof and monitor the status of execution of delivery instructions.

There are two flavours of SPEED-e facility. First which can be used with Log-in ID and Password and another is e-token or smart card based which is more secured and feature rich. Password users can transfer securities only to six pre-notified accounts of their broker. e-token users can transfers securities to any account and also give instructions for pledge. Instruction for redemption / repurchase of mutual fund units can be given by all SPEED-e users.

For more information on SPEED-e, please visit <https://eservices.nsdl.com>

6. FPI Monitor

Foreign Portfolio Investors or FPIs have an important role to play in our capital markets. They bring comparatively cheap capital which is essential for economic growth of India. With the implementation of FPI regime in 2014, SEBI has authorized NSDL to register FPIs on behalf of SEBI. NSDL also shoulders the responsibility to monitor FPI investment levels and generates various reports required by SEBI, RBI and other policy makers. Retail investors can also use the information available to understand the broad trends in FPIs' investments. For more information, please visit <https://www.fpi.nsdl.co.in>

7. India Bond Info Platform

Till recently, investors in bonds had a concern regarding lack of comprehensive information on bonds and debentures in the market. It was not the case that information was not there, but that it was scattered across various agencies such as website of issuer companies, credit rating agencies, debenture trustees, depositories, stock exchanges etc. This was considered to be a constraint with respect to development of corporate debt market in India. In a bid to have clear and complete information about various debt instruments, NSDL has developed a portal www.indiabondinfo.nsdl.com to provide comprehensive information on various bond market instruments at one place.

This facility is absolutely free for all users.

8. View your Tax Statement - Form 26 AS

TRACES is a web-based application of the Income Tax Department that enables viewing of challan status, downloading of Consolidated Statement File, viewing of annual tax credit statements (Form 26AS), etc.

NSDL has integrated TRACES with its e-services website for the benefit of demat account holders. With the benefit of single sign on, users of IDeAS and SPEED-e facility can view and download tax statement - Form 26AS. All you need to do is to click on the hyperlink '**View/Download Tax Credit Statements**' after log-in to your IDeAS or SPEED-e account.

9. National Academic Depository (NAD)

Indian education system is growing by leaps and bounds; so are the number of academic awards issued. The whole cycle of issuing these academic awards, be it SSC / HSC or degree or diploma or marksheet in paper form, holding them as a personal record and verification or authentication has numerous challenges for all concerned stakeholders, namely, students and employers. It takes plenty of time to obtain duplicate certificates or marksheets whenever they are lost or destroyed. The Ministry of Human Resources Development (MHRD) has come up with a unique, innovative and progressive concept of National Academic Depository (NAD) to effectively address these issues. It has mandated NSDL Database Management Limited (NDML, which is a subsidiary company of NSDL) to implement this concept towards digital enablement of education records.

NDML, as a depository connects all the participants in the system. The universities / boards uploads the information (i.e. marksheet or degree information, etc.) to NDML system directly, thus ensuring the authenticity of the data. The student concerned are enabled to access his / her records online after successful identification based on Aadhaar. Other users such as banks (for granting educational loan) or potential employers / background checkers or other academic institutions (for admission to higher course), etc. can also access the student's information based upon the consent given by the student concerned.

Maintaining academic awards in a digital depository eliminates unnecessary paper trails, reduces storage concerns and puts an end to fraudulent practices such as forging of certificates and mark-sheets. Also, there is no need to carry originals and submit attested photocopies or wait for verification of documents.

The process for registration as a student is quite simple and is completely free. For more information, please visit <https://nad.ndml.in>

10. National Insurance Repository (NIR)

Insurance policies and related documents can occupy a lot of space and become cumbersome to store, monitor and track in the long run. The obvious answer – digitally held insurance policies. Insurance Regulatory and Development Authority of India (IRDAI) has developed the concept of Insurance Repository (IR), a central platform which enables insurance companies to issue policies in electronic form and policy holders to hold their insurance policies at one place, in electronic form. It has approved NDML for setting up National Insurance Repository (NIR). NDML's NIR facilitates the holding of all types of insurance policies in a single e-Insurance Account (e-IA). This account can be used for purchasing a new insurance policy and also for conversion of existing paper based policies to electronic form. There are no charges for opening e-Insurance Account.

e-IA has the added advantage of providing for a one-time submission of Know Your Customer (KYC) documents, thus eliminating the need for repeated KYC for every purchase of insurance policy. e-IA also acts as a single point for the policy holder to update details like address, email ID, mobile number etc. with all the insurance companies in one step. Further, all insurance policies held in NDML e-IA can be viewed by the policy holder in NSDL's Consolidated Account Statement.

For more information, please visit <https://nir.ndml.in>

11. National Skills Registry (NSR)

NSR is a national database of registered and verified workforce in Indian Business Process Management (BPM) industry, created and operated by NDML on behalf of NASSCOM. It maintains a permanent profile for persons working in BPM industry and also of prospective employees. Profile includes one's personal information, biometric identification (finger prints), educational qualifications and work experience. It even includes results of background check conducted by a professional third party on the profile information registered by the employees. NSR addresses an important concern of global clients of BPM industry regarding availability of credible information about human resources employed by it.

For more information, please visit <https://nationalskillsregistry.com>

12. KYC Registration Agency (KRA)

'Know Your Client' or KYC is a very important process for investment in securities market. It is a legal requirement for SEBI registered capital market intermediaries like Depository Participants, stock brokers, commodity brokers, mutual fund companies to identify the person they are dealing with. Therefore, whenever a person deals with an intermediary for the first time, he or she is asked to submit KYC documents, such as PAN card, Aadhaar card, Passport or Driving license. In case of any change in the KYC information submitted earlier, for example, mobile number or address, person was required to be careful to inform all those intermediaries about the change in KYC information. This was thus proving to be a costly affair and time consuming process for intermediaries and an irritant to investors. SEBI has therefore, authorised NDML to setup a central platform as a registered KYC Recordkeeping Agency wherein one record is maintained in a centralised database for each investor, which is then accessed by all the connected intermediaries.

So any new client who wishes to open a demat account or buy mutual fund units needs to submit KYC documents only once. When he / she approaches any other intermediary in future, that intermediary accesses his / her KYC information which is already present in centralised KYC database. This initial KYC eliminates the need for intermediaries to duplicate the KYC process and saves investors from the need to submit KYC documents again and again. In case of any change in KYC information, investor can approach any intermediary which will upload the new information to KYC centralised database, thus benefiting the investor and all the other connected intermediaries.

For more information, please visit <https://kra.ndml.in>

13. PAN Card Issuance

Over the years, Permanent Account Number or PAN card issued by the Income Tax Department, has become a necessary item in your wallet. Quoting PAN is now mandatory while paying taxes, filing income tax returns and for many other financial transactions. Income Tax Department has authorised NSDL e-Governance Infrastructure Limited (NSDL e-Gov) which is a group company of NSDL, to accept and process PAN applications on its behalf. Accordingly, NSDL e-Gov accepts PAN applications through its network of TIN-FCs and PAN Centres which are present across India. Anybody who needs PAN card for the first time or needs a duplicate/reprint of PAN card due to wear and tear or misplace of PAN card, can submit the application at any such centre. List of these centres is available at <https://www.tin-nsdl.com/tin-pan-center.html> NSDL e-Gov also provides an online facility to apply for PAN card at <https://www.tin-nsdl.com/services/pan/pan-index.html>

14. Aadhaar – The Unique Identification Number (UID)

Aadhaar is a 12-digit unique number issued by the Unique Identification Authority of India (UIDAI) to residents of India. It has become a mandatory requirement for many purposes – right from opening a bank account or to avail subsidy on LPG connection, so on and so forth.

NSDL e-Gov has been appointed as a Registrar by UIDAI to accept application for getting Aadhaar. Any resident can visit an Enrolment Centre for this purpose. Application for change in existing information for example, address, telephone number or mobile number, are also accepted at these centres. For list of these centres and other useful information, please visit <https://www.egov-nsdl.co.in/uid.php>

15. National Pension System (NPS)

Importance of being financially independent in old age, when one has stopped earning, can never be underscored. NPS was launched by Pension Fund Regulatory and Development Authority (PFRDA) to enable ordinary citizens to have a source of income in post retirement period. While it is mandatory for all employees of central and state governments now, for all other citizens, subscribing to NPS is optional. PFRDA has appointed NSDL e-Gov as a Central Recordkeeping Agency or CRA for NPS. As CRA, NSDL e-Gov maintains all Pension accounts and transactions happening in these accounts.

Under NPS, one can invest regularly over a long term during his income earning years and thus build up a corpus of wealth big enough to provide him / her sufficient income after the retirement from active service or at old age. For this purpose, he / she is required to open a Pension Account or Retirement Account. A unique Permanent Retirement Account Number (PRAN) is allotted to the subscribers who opens a Pension account. This PRAN becomes a life long valid account number to be used for all subsequent transactions in the Pension account. This account can be opened at any centre appointed by PFRDA. List of these centres is available at <https://npskra.nsdl.co.in/pop-sp.php> There is also an online platform available to open Pension / NPS account. There is an option to open Tier 2 account also alongwith normal Pension account (Tier 1). The investments made in Tier 2 account can be withdrawn anytime.

For more information, please visit www.npskra.nsdl.co.in

16. Vidya Lakshmi

The Indian scenario paints a vivid picture in terms of education and accessibility to affordable education. Many students forego their pursuit of education for lack of funds. With a view to enable all students to pursue higher education of their choice without any constraint of funds, Pradhan Mantri Vidya Lakshmi Karyakram has been conceptualised. NSDL e-Gov has been authorised to develop and maintain Vidyalakshmi portal. It provides a single window for students to access information about various loan schemes offered by banks and submit applications for educational loan. The Department of Financial Services has made it mandatory for all banks to accept education loan applications only through Vidya Lakshmi portal. Therefore, anyone who wants to apply for education loan, must register on <https://www.vidyalakshmi.co.in/Students/signup>

17. Vidyasaarathi

Vidyasaarathi, an initiative by NSDL e-Gov is an online platform that effectively brings together various stakeholders in the education ecosystem. It is an online portal to enable various corporates and other entities to make available information about the various scholarships schemes offered by them on one side; and on the other side, it enables the interested students to view all such schemes at one place and apply for. For more information, please visit www.vidyasaarathi.co.in

18. EzeeWill

Most of us aim to earn enough wealth for ourself and also to leave enough for our next generation. In order to ensure that the wealth left behind at the time of one's death, passes on to those to whom it was intended without any hassle, it is important to leave clear and complete instructions regarding distribution of wealth. 'Will' is an instrument which is prepared precisely to achieve this purpose. NSDL e-Gov in association with Warmond Trustees and Executors Private Limited offers an online service for the preparation of Will in a very user friendly, trustworthy and affordable way.

One can simply visit www.ezeewill.com and input the basic information required for preparation of the will. EzeeWill employs a panel of professionals who study the data submitted and then draft the Will on behalf of the client.

Your Questions: Our Answers

1 I have 3 demat accounts. Two are with NSDL and one with another Depository. Who will provide me CAS?

In such a case, the depository with which the demat account was first opened, shall be the default depository. This depository will consolidate details from all 3 demat accounts and Mutual Fund investments and dispatch the CAS to you.

2 I have 3 demat accounts. I am the sole holder in first account, first holder in second account with my wife and the second holder in my third account where my father is the first holder. Whether my CAS will include transactions of all these 3 accounts?

CAS includes information / transactions for all those accounts where you are the sole holder and the first holder. So in the example given above, your CAS will include first two demat accounts.

3 Which transactions are included in Consolidated Account Statement?

NSDL CAS will include all types of transactions executed in demat mode; financial as well as non-financial transactions in mutual fund folios such as New Fund Offer, fresh purchase, additional purchase, redemption, switch in and out, dividend reinvestment, dividend accrued, systematic transaction such as SIP / SWP / STP, bonus, merger, etc. as provided by the MF-RTAs to NSDL. Insurance policies held in NDML e-Insurance Account (eIA) are also included in NSDL CAS to provide you a consolidated view of your investments.

4 How do I benefit from NSDL e-Voting system?

The e-voting system offers many advantages -

- ✓ You can involve yourself in decision making process of the company as a responsible shareholder from the comfort and convenience of your home or work place.
- ✓ It provides sufficient time to vote till the end of voting cycle.
- ✓ There is no possibility of Postal Ballots getting lost in-transit or fraudulent practices being carried out.
- ✓ The whole transaction is in the paperless mode, secured and online.



5 How do I register for e-Voting facility?

There is no pre-registration required at your end. Just ensure that you provide your email ID to your Depository Participant and that it is recorded correctly in your demat account. User ID and password required for using the e-Voting facility will be sent by the concerned company to you whenever it opts for voting through NSDL e-Voting system.

6 How does SPEED- e work?

SPEED-e is an Internet initiative of NSDL which enables demat account holder to submit delivery instructions online without use of Deliver Instruction Slip in paper form. It is very convenient, user friendly and secured way for operating your demat account anytime, anywhere. It also help you to monitor status of execution of your instructions, You can check your account balances and view transactions in demat account.

7 Are there any charges for National Academic Depository services ?

At present, there are no charges for individuals registering for NAD.

8 I am looking for loan to fund my higher studies. Where can I get information about various loan schemes of different banks?

Vidyalakshmi Portal is the place to register yourself and know about various loan schemes. First step is to register yourself at <https://www.vidyalakshmi.co.in/Students/signup> and then fill-up the Common Education Loan Application Form. After filling the form, you can search for various options and apply as per your choice / needs.

9 What are the charges for creating an online Will through Ezeewill platform?

Charges for Online Will are given below -

- ✓ Cost for drafting one Will is ₹ 4,000/- + 18% GST
- ✓ Cost of drafting one Will includes two iterations at no cost
- ✓ Additional third review iteration shall be at ₹ 250/- each + 18% GST
- ✓ Will Registration fees ₹ 8,500/- (available in select cities).
- ✓ Codicil is prepared for amendments in the Will and charges for preparing Codicil is ₹ 2,400 + 18% GST

Blog

Transforming the Investment pattern by digital way

By Miheer Moghe
Assistant Manager, NSDL

Wouldn't it be nice if you could have a magic formula which by default taught you how to manage your finances? You would then never have to worry about money again. Unfortunately, such a tried and tested formula does not exist and we have to manage our wealth and personal finances by the sheer working of our minds (or by the mind of an investment advisor, if you want!). Finances can affect many different areas of your life. Your set goals are dependent on how well you handle your finances in the present. Owning a home, planning a family, changing careers everything gets affected by the way you manage your investment options. Hence, it is extremely important to manage your investment portfolio in an efficient manner, which saves you the stress of running from one goal post to another. We need to prioritize and make sure that we save up on time, energy and effort in the best manner possible while handling the details of our finances.



The big question now is – How do we manage time, reduce efforts and gain insights in handling our wealth creation effectively? Well, convenience makes the world go around! This new mantra is gaining momentum since the past few years and is redefining the life of human race. Gadgets, appliances and applications are available for everything; whether you want to pay your bill or take a quick peek at your account balances, convenience should be what you are getting while managing your investment portfolio; stocks, bonds, mutual funds that works. Fortunately, we are standing at a juncture where tracking your investments at one glance is possible.

We have an array of options we can choose from – consolidated demat account statements, hassle-free online delivery instructions for securities market transactions, even storing and verifying our academic records online. I can't seem to help but notice my insurance folder looks much slimmer since the advent of storage of insurance policies online. Want an education loan for your child? Wait no more! Login to the education loan portal set up under initiative of the Government of India, have all your queries answered, apply for educational loans and even check your loan balance online. Everyday necessities like PAN card and Aadhaar have also come at your doorstep. They are no longer the mythical monsters who could only be slayed by standing in long queues, following red tape and waiting months for any word on the processing status. You can now apply for them conveniently from the comfort of your home.

Creating a will was supposed to be a unwieldy process; the hunt beginning with good lawyers and seeping into complications related with the procedure. Now, its comparatively easier with online portals like NSDL's 'EzeeWill', which helps you to create your Will online, securely and with efficiency.

The time is ripe to take advantage of these advancements and create a hassle-free investment portfolio management environment for ourselves. Though latching on to all services can become a tad difficult for us, we can scrutinize and manage to pull out some of them which are of importance to us and guarantee ourselves a well-managed and organized financial life.

NSDL Star Performer Awards 2017

NSDL hosted its 5th edition of NSDL Star Performer Award ceremony titled “NSDL Star Performer Awards – 2017” to appreciate and recognize the efforts put in by its Depository Participants (DPs). The award ceremony was held during the DP conference held at Mumbai, Ahmedabad, Chennai, Delhi and Kolkata during December 2017. You may look at the award winners by clicking on <https://nsdl.co.in/photogallery.php> under the head ‘Pictures of NSDL Star Performer Awards – 2017’.

Launch of redemption of mutual fund units through SPEED-e facility

SPEED-e facility has been enhanced to enable clients to redeem Mutual Fund Units online. It eliminates the need for clients to submit Redemption Form (RF) to Participant for redemption of mutual fund units available in their demat account.

This was informed to Participants vide Circular No. NSDL/POLICY/2017/0072 dated December 7, 2017 and is available on NSDL website www.nsdl.co.in.

Subscription to SPEED-e

During December 2017, two more Participants have subscribed to the SPEED-e facility namely-

- Multiplex Capital Limited (DP ID IN302620)
- Visual Securities Private Limited (DP ID IN304220)

Clients of the above mentioned Participants can now avail the facility of submitting various instructions through SPEED-e facility.

This takes the total number of Participants which have subscribed to SPEED-e to 199.

Investor Education initiatives undertaken by NSDL

➤ Investor Awareness Programmes:

In order to reach out to investors that are spread across the country to apprise them about the facilities available in NSDL depository system and educate them about financial markets, NSDL conducts various Programmes with Participants, Housing Societies, Institutions like SEBI, NSE, corporates etc. and also participates in various events. During December 2017, NSDL conducted / participated in 36 such programmes / events which were attended by more than 3,600 investors. Details are mentioned below:

Sr. No.	Particulars			
1	Joint Awareness Programmes with Participants	No. of Programmes	Joint Awareness Programmes with Participants	No. of Programmes
	Sharekhan Limited	6	ICICI Bank Limited	2
	Nirmal Bang Securities Private Limited	3	J. K. Securities Private Limited	1
	Axis Bank Limited	2	Peerless Securities Limited	1
	BMA Wealth Creators Limited	2	SBICAP Securities Limited	1
	CSE Capital Markets Private Limited	2	YES Bank Limited	1
	Total			21
2	Joint Awareness Programmes with other Institutions			No. of Programmes
	Securities and Exchange Board of India, Reserve Bank of India and SBICAP Securities Limited			2
	National Stock Exchange of India Limited, Integrated Enterprises (India) Private Limited and Nanayam Vikatan			2
	Total			4
3	Training Programmes for Participants			No. of Programmes
	TJSB Sahakari Bank Limited			1
	Total			1
4	Corporate Awareness Programmes			No. of Programmes
	JSW Steel Limited, Dolvi, Maharashtra			3
	Total			3
5	Participation at Events			No. of Programmes
	7 th Summit titled "REIMAGINING INDIA - 2022" organised by Association of Investment Bankers of India (AIBI) at Mumbai, Maharashtra			1
	5 th Annual Wealth Management Convention 2017 organised by American Academy of Financial Management India Private Limited at Mumbai, Maharashtra			1
	8 th Emerging Markets Finance Conference 2017 organised by Indira Gandhi Institute of Development Research at Mumbai, Maharashtra			1
	Total			3
6	Workshop for Colleges			No. of Programmes
	Indian Institute of Management Bangalore, Bengaluru, Karnataka			1
	Indian Institute of Technology Bombay, Mumbai, Maharashtra			1
	R. A. Podar College of Commerce and Economics, Mumbai, Maharashtra			1
	Ramnarain Ruia College, Mumbai, Maharashtra			1
	Total			4

Read and Win!

Through which portal can I view my academic records & what are the advantages of it?

Send your replies providing your name, address and contact no. with the subject 'Knowledge Wins Contest - January 2018' 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 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
name, address and contact number
with the subject
"Suggestions for the newsletter"
to info@nsdl.co.in

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- For any grievances, you can email us at relations@nsdl.co.in
- To know more about NSDL Certification Program, you can email us at trainingdept@nsdl.co.in
- For any other information, email us at info@nsdl.co.in

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