



From The Editor's Desk

Dear Reader,

Technology development and the Internet have changed communication processes. By combining two most outstanding modern innovations – the Internet and mobile telephone – the mobile Internet has become one of the most popular mobile services for customers worldwide. In this day and age, Internet is the new resource tool for the masses. It has changed the way we live in society and the way people interact with each other. As more and more people log onto the internet, it has undoubtedly changed the way people think and feel about each other and the world around us. When we begin to look at the ways it has changed society, we can clearly see many reasons to its assimilation into modern life.

First, it has given a new way to communicate, through E-mails & web cams. Secondly, it is a sort of modern library where anything imaginable can be researched and finally, not only in the virtual sense has it changed the world but also in physical sense. Millions of jobs have been created by way of the Internet, the economy and the way people purchase things has also changed. Because of these reasons the Internet has become a staple in society and will continue to influence our lives in a productive way. 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 NSDL Mobile Application for its esteemed demat accountholders. NSDL Mobile App is available for Android & IOS based users. Using the Mobile App, accountholders would be able to view balances alongwith value of their holdings based on previous day closing prices in respect of their demat account on mobile anytime, anywhere. At present, **NSDL Mobile App is absolutely free for Users.**

NSDL demat accountholder 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 demat account holders. We urge our readers who hold NSDL demat account to download the mobile app, use it & share your valuable feedback with us at mobileappfeedback@nsdl.co.in.

Best Regards,
NSDL

NSDL's SMS Alert Facility

With the usage of mobile by the users at its peak, NSDL, in order to facilitate risk mitigation to its clients, provides SMS Alert facility for its demat account holders whereby investors can receive alerts for various transactions in demat account. On registering for the SMS Alert facility, Investors get important updates on their mobile phones about their depository accounts.

NSDL Mobile App

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. 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. Living upto the expectation of investors, NSDL has also introduced **"NSDL Mobile App"** for its demat account holders. NSDL Mobile Application can be used by demat account holders having demat account with NSDL. Further details about this facility would be explained in our "Get Started" section of this issue.

NSDL's Internet Based Facilities viz., SPEED-e, IDeAS & e-Voting

Internet is increasingly becoming an important medium for dissemination of information and for conducting business from anywhere across the globe. Enabling transactions through Internet thus becomes essential as a means to provide better 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. To make life simpler of Investors, NSDL offers Internet based e-services viz., SPEED-e through which investors can submit delivery instructions to their DP's, IDeAS through which investors can view their latest balances and transactions in their demat accounts & e-Voting whereby shareholders can exercise their votes on resolutions proposed by companies through postal ballot. Detailed information about SPEED-e, IDeAS & e-Voting are mentioned in our "Get Started" section of this issue.

Get Started – Facilities available to investors in a demat account

Registering for SMS Alert Facility

NSDL has provided SMS Alert facility for its demat account holders whereby he/she can register for this facility by submitting a written request to his/her Depository Participant (DP) alongwith the mobile number for availing this facility. On registering for the SMS alert facility, investor will receive SMS alerts from NSDL for All Debits (transfers), Credits for IPO, bonus & sub-division, Failed instructions, Overdue instructions, Change of mobile number, Change of address, Debit of Mutual Fund Units, Invocation of pledged securities, Registration and De-registration of Power of Attorney & for Modification / Cancellation of nominee name.

This facility is not available to investors who have registered mobile numbers originating outside India. Other important details about registration are:

- It is mandatory for individual accountholders whose accounts are operated through Power of Attorney (POA) to register for SMS Alert facility.
- This facility will be available to the investors provided they have given their mobile number to their DPs and the DPs have captured the number in the DPM system and have also enabled (ticked) the SMS flag for receiving SMS alerts in DPM system.
- For change of address and registration & de-registration of Power of Attorney in DPM system, SMS alerts will be sent to Client's mobile phone (captured in DPM system) irrespective of client availing SMS alert facility.
- At present, NSDL does not levy any charge for this facility on the Depository Participants for providing this facility to investors.

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 alongwith value of their holdings based on previous day closing prices in respect of their demat accounts on mobile anytime, anywhere. Client can register

online for IDeAS facility through NSDL Mobile App by following simple registration steps after downloading App on their mobile phones. Client can also confirm the Pay-in related instruction uploaded by Clearing Members through e-DIS facility. Client can use existing login credentials viz., User ID and Password used for log-in to SPEED-e facility for accessing Mobile App. However, client has to ensure that mobile App flag has been enabled in SPEED-e log-in to confirm the Pay-in related instruction through Mobile App.

Investors can download the NSDL Mobile App viz.; '**NSDL**' from Google Play store for Android based mobile phones having OS version 4.0 or higher or from App Store for IOS based mobile phones having IOS version 7.0 or higher with minimum screen size of 4 inch for both the aforementioned versions.

NSDL's Internet Based Facilities viz., SPEED-e, IDeAS & e-Voting

SPEED-e:

NSDL's SPEED-e facility is a common Internet Infrastructure that enables the Depository Participants (DPs) to provide depository services to their clients. Demat account holders (including Clearing Members-CM) subscribing to this facility can submit delivery instructions to their DPs through e-services website <https://eservices.nsdl.com>, instead of submitting delivery instruction slips (in paper form) to their DPs. This facility can be availed by any demat account holder provided its DP has registered for SPEED-e facility with NSDL.

Types of Users and Features of SPEED-e facility:

The Users can access SPEED-e facility either as password based user (Client) or e-Token based user (Client and CM). Password based users access SPEED-e facility on the basis of "**What you know (User-Id & Password)**" whereas e-Token based users access SPEED-e facility on the basis of "**What you have**" (e-Token) and "**What you know**" (the PIN). e-Token based operation affixes digital signature to the transactions which is non- repudiable and authenticates that only the person possessing the e-Token and knowing the PIN has submitted the instruction.

Password based users can submit the transfer instructions through SPEED-e facility as given below:

- Delivery to six pre-notified (maximum) CM Pool accounts of his choice.
- Transfer of mutual fund units to the designated pre-notified CM pool accounts of NSCCL (IN565576) and ICCL (IN620031).
- Authorize e-DIS instructions uploaded by pre-notified CM.

e-Token based users (Client) can submit the transfer instructions through SPEED-e facility as given below:

- Delivery to Clearing Member (anyone)
- Delivery to Client (Off-market)
- Inter Depository Transfer
- Freeze (Account / ISIN / Quantity Level Freeze)

To register as password based user:

For password based access, investor should fill up an online registration form by choosing his own '**User-Id**' and '**Password**' and then submit the duly filled-in registration form in person to his DP and sign an agreement with the DP. The DP will authorise the request and thereafter investor can start using SPEED-e with the User-Id and password.

To register as e-Token based user:

For e-Token based access, investor should fill up the '**SPEED-e Application form**' available on the SPEED-e website or can be obtained from his DP and then submit the duly filled-in form to his DP. Investor will be required to procure Class 2 or Class 3 digital signature from eMudhra Limited or Sify Technologies Limited and import the certificate into e-Token. After the investor submits the requisite documents to DP and signs an agreement with the DP, the DP will register the investor for e-Token facility by assigning a User-Id. Upon receipt the confirmation from DP, investor can start using SPEED-e facility.

The most important benefit of SPEED-e is the convenience of submitting delivery instructions. An investor can access the e-services website from anywhere in the world at any point of time, check balances in his/her account, submit the instructions and track its status. SPEED-e eliminates the requirement of having to give the delivery instructions in paper form.

IDeAS

IDeAS is a facility available on e-services website for clients to view latest balances alongwith the values and transactions that have taken place in their demat accounts during the last 30 days. Clients can download month wise statement of transactions for the previous months

(maximum 12 months) bearing NSDL's Digital signature which can be verified by using a signature verification utility. Client can access e-Voting system of NSDL and **cast votes electronically** in respect of resolutions of companies to be passed by Postal Ballot or at General Meetings. Client can also access TRACES website of Income Tax Department and **View / Download Tax Credit Statements (Form 26AS)**.

CM can view and download the latest balances and transactions that have taken place in their pool accounts in respect of settlements for the current pay-in date, previous four and next four pay-in dates.

To register for IDeAS as SPEED-e user:

Existing SPEED-e users (i.e. both Password and e-Token users) can click on the “Change Service” link and choose IDeAS. DP will authorise the investors request and thereafter the investor will be able to access IDeAS with the same User-Id and password/PIN as the case may be.

To register for IDeAS as Non - SPEED-e user:

To register as a password user, investor can register online for IDeAS facility through “**Register online for IDeAS**” link available on e-Services website (<https://eservices.nsdl.com>) by following simple registration steps and start using the same.

Alternatively, investor can fill-up an online registration request for IDeAS at eservices website, choose its own User-Id & password and submit duly signed print-out of the form to the DP. Based on the online request and the form submitted by the Client, DP authorises the request and thereafter with the User-Id and password, a Client can start using IDeAS facility.

In case the investor wants to register as an e-Token user, he has to download the '**Application form for IDeAS**' from SPEED-e website or obtain it directly from his DP. Fill-up all particulars and submit the form to his DP alongwith the digital signature certificate details who will assign a User-Id for accessing IDeAS facility. Upon receipt of the confirmation from DP, investor can use IDeAS facility.

e-Voting

Earlier shareholders used to exercise their votes on resolutions proposed by companies through general meetings/postal ballot. If a company decides to pass any resolution by resorting to general meeting/postal ballot, it used to send a notice to all the shareholders, requesting them to send their assent or dissent in writing on a postal ballot. The process of seeking shareholders' approval through postal ballot was not only time consuming but also involved huge cost such as administration and posting costs, paper work, etc.

Ministry of Corporate Affairs has authorised NSDL for setting up an electronic platform for facilitating shareholders to use this facility. In order to facilitate the Issuers to enable electronic voting, NSDL has developed an internet based “**e-Voting**” platform, which will enable shareholders / stakeholders to cast their vote on the resolutions proposed by the companies by general meeting/Postal Ballot. Electronic voting replaces the postal ballot process and saves time and cost of the company. e-Voting is a mechanism through which security holders of companies can vote on resolutions electronically anywhere and at any-time during the period of voting, through the electronic voting system developed by NSDL. In case of e-voting, there is no physical collection and counting of physical ballot papers. Also, there is no need for verification of signatures of the shareholders who have exercised their votes. **Till date, 2,139 companies have availed the e-voting services of NSDL on 5,680 occasions.**

Understanding Financial lingo

- **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.
- **OS:** OS is the Operating System within which you create your app.
- **Postal Ballot:** “Postal Ballot” means casting of votes by shareholders by postal or electronic mode instead of voting personally by being present for transacting business in a general meeting of the company.
- **Proxy:** Proxy is a person appointed or authorized to act for another, especially a person appointed to vote as one wishes at a meeting. monthly/quarterly/annual pension at a specified rate for the period you chose.

Do's & Don'ts of Demat

We will glance through the Do's & Don'ts of dematerialisation that an investor should look at, the various Internet based facilities that NSDL provides to its investors & some of the diversified investment instruments that an investor can consider to invest in Capital Markets. To begin with, an investor holding a demat account should keep the following Do's & Don'ts in mind for safety & to enjoy the convenience of his demat account.

Do's of Demat:

- Scrutinize thoroughly both the transaction and holding statement that you receive.
- Accept the DIS book from your Depository Participant (DP) only if each DIS slip has been pre-printed with a serial number & client id is pre stamped.
- Keep the DIS book in a safe custody just as you keep your cheque book in your locker.
- In case of a Joint account, ensure that all demat account holder(s) sign on the DIS.
- Please strike out any empty spaces on the DIS slip while making use of it.
- Cancellations or corrections on the DIS should be initialed or signed by all the account holder(s).
- Submit the DIS ahead of the delivery date for all type of market transactions. DIS can be issued with a future execution date.
- Always mention the details like International Securities Identification Number (ISIN), number of securities accurately. (ISIN details can be checked through https://nsdl.co.in/master_search.php or <https://nsdl.co.in/list-codes.php> on NSDL website).
- Intimate any change of address or change in bank account details to your DP immediately.
- Register for NSDL's internet based facilities viz., 'SPEED-e' & 'IDeAS' to transact & monitor your demat account yourself. You can contact your DP for getting it registered.
- Check the demat performance of the Issuer company with your DP before dematerializing your share certificates. The list of companies whose request are pending for demat is published on NSDL website www.nsdl.co.in
- Before sending securities for demat, record the distinctive numbers of the securities sent.
- Register for NSDL's SMS Alert facility to receive alerts for debit transfers, credits for IPO, bonus & sub-division, failed instructions, Overdue instructions, change of mobile number, change of address, debit of Mutual Fund units, alerts upon invocation of pledged securities to Pledgor Clients, registration and de-registration of Power of Attorney & modification / cancellation of Nominee name in your demat account.
- Before giving Power of Attorney to anyone to operate your demat account, carefully examine the scope & implications of powers being granted.
- The demat account has a nomination facility and it is advisable to appoint a nominee, in case of sole account holders.
- Ensure that, both, your holding and transaction statements are received periodically as instructed to your DP. You are entitled to receive a transaction statement every month if you have any transactions and once in two quarters if there has been no transactions in your demat account.

Don'ts of Demat:

- Do not leave your Delivery Instruction Slip (DIS) book with anyone else.
- Do not sign blank DIS as it is equivalent to a bearer cheque.
- Do not issue demat Delivery Instruction Slip from any other family members, friend's accounts. Issue the DIS only from your own demat account.
- Avoid over-writing, cancellations, misspellings, changing of the name and quantity of securities.
- Do not give general Power of Attorney (POA). Be specific while giving your POA.
- Do not share your password with anyone. We urge you not to part with your password and other sensitive account information to anyone. This will preserve the security of your account and of your transactions.

With the advancement in technology in the modern world, investors can now manage their holdings like share certificates of Companies in electronic form instead of physical form. The wide ranging availability of information is possibly the biggest advantage that internet facility has had on capital markets. Investors can take their own decisions regarding their investments, place orders to buy and sell securities and possibly make a considerable amount of money from their investments from anywhere in the world.



With various financial reports of Companies available these days on websites, investors can view the financial information of Companies just at a click of a button. Investors can diversify their holdings across various asset classes for their investments. This helps them to manage their investment portfolio in a better way. Investors having NSDL demat account can view their consolidated investments having invested across various asset classes through NSDL Consolidated Account Statement (CAS). As **Warren Buffett** has rightly said **“Diversification is protection against ignorance. It makes little sense if you know what you're doing”**.

With two of India's largest Stock Exchanges i.e. Bombay Stock Exchange (BSE) & The National Stock Exchange (NSE) in place, Stock Exchanges have enabled to maintain transparency for settlement in trades for investors buying & selling securities at Stock Exchange platform. Online trading offers advanced interfaces and the ability for investors to see how their investments are performing during the day. Easy and quick mode of online trading encourages more and more investors to invest in Capital market. To conclude, technological advances will continue to reshape capital markets' operating models and service delivery paradigms over the next several years.

Your Questions Our Answers: Mobile App & e-Voting

1. Who can use NSDL Mobile Application?

NSDL Mobile Application can be used by demat account holders having demat account with NSDL.

2. 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.

3. 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.

4. What should I do if I forget my Password?

You can reset password through Mobile Application 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.

5. How will I benefit from the e-Voting system?

- ✓ Ease of operation. With User ID and password, you can login to e-Voting system (<https://www.evoting.nsdl.com>) of NSDL through internet and cast your vote from your residence, office etc.
- ✓ Sufficient time to vote till the end of voting cycle.
- ✓ Elimination of postal ballots getting lost in-transit.
- ✓ Paperless mode of casting vote.

6. Does the e-Voting system of NSDL facilitate e-Voting for only demat account holders of NSDL?

The e-Voting system of NSDL facilitates voting from all shareholders i.e. shareholders holding shares in physical and demat mode.




Investor Education initiatives undertaken by NSDL

➤ Investor 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 conducts various Investor Awareness Programmes jointly with its Depository Participants (DPs) & with Institutions like SEBI, NSE etc. NSDL also conducts various training programmes for its Depository Participants (DPs) on Depository related services. During October 2016, NSDL conducted 25 Investor Awareness Programmes with Participants, College Institutions, SEBI, NSE etc. These programmes were attended by around 4,200 investors, details as mentioned below:

Sr. No.	Particulars	No. of Programmes
1	Joint Awareness Programmes with DPs	No. of Programmes
	ICICI Bank Limited	1
	Jhaveri Securities Limited	1
	Swastika Investmart Limited	1
	Total Programmes	3
2	Investor Depository Meets (IDMs)	No. of Programmes
	IDMs organized by NSDL	2
	Total Programmes	2
3	Joint Awareness Programmes with other Institutions	No. of Programmes
	Geojit BNP Paribas Financial Services Limited, Eenadu newspaper and NSE	1
	National Stock Exchange of India Ltd. (NSE)	3
	Total Programmes	4
4	Workshop for College students	No. of Programmes
	The Indian Institute of Technology Kharagpur	15
	Total Programmes	15
5	Participation at Events	No. of Programmes
	The Federation of Indian Chambers of Commerce and Industry (FICCI) "CAPAM 2016" organized by FICCI	1
	Total Programmes	1



Introducing Mobile App for your demat account

Download from Play Store today!

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

Read and Win!

What are the advantages of using NSDL Mobile App & e-voting platform of NSDL?

Send your replies providing your contact details (Name, address and contact no.) with the subject 'Knowledge Wins Contest -November 2016' 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**

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