

From The Editor's Desk

Dear Reader,

In this fast changing environment, the sheer volume and the speed with which the information is delivered to investors, are mind boggling. Even the smallest bit of information is available just at the click of a button. The ease of availability and abundance of information have created another concern related to relevance and authenticity of the information. It has become a task to separate genuine information from a piece of fake news. Finding the right source for legitimate information becomes imperative in this scenario. As one of the leading depository in the world, NSDL offers various products and services which can be used for various purposes including managing your investments. This issue of 'The Financial Kaleidoscope' contemplates various scenarios where these products and services can be gainfully utilized.

We hope you find this newsletter informative and useful. Do share your feedback by writing to us at info@nsdl.co.in

Regards,

NSDL

Investor Education initiatives undertaken by NSDL

NSDL conducts Investor Awareness Programmes (IAPs) throughout the country to ensure investors are aware of different aspects of investing. Till date, NSDL has conducted over 1,900 programmes which have been attended by more than 3.16 Lakh investors. Feedback received from investors who have attended these IAPs is extremely encouraging. While schedule of these programmes is published online at <https://nsdl.co.in/Investor-Awareness-Programmes.php>, we shall be happy to conduct an IAP for your organisation / institute / society. Help us in driving the investor education initiative further by writing to us at info@nsdl.co.in about such programme to be conducted. **‘More the education, more the prudence’.**

Admission to these programmes is free for all investors.

We have been receiving very useful suggestions from our readers. Based on few such feedbacks, we have tried to make this issue of ‘The Financial Kaleidoscope’ a little different. This issue talks about different scenarios to provide readers a specific solution to a particular situation. Using a format comprising informal conversation between two imaginary characters, we have tried to highlight various services available to demat account holders / investors at large. As ever, we will be happy to receive your feedbacks about this effort of ours too.

Scenario 1: Compulsory demat of shares

Shyam : I have read that recently MCA has asked all public limited companies to make their shares available for demat. How do I find whether the shares which I am still holding in paper form are now available for demat in NSDL?

Ram : Its easy dear. Name of all the companies which have joined NSDL are available online at https://nsdl.co.in/master_search.php. At this link as shown below, you can find information like details of issuer companies, RTAs and the particulars of securities. If you want to know the name of companies which have joined NSDL recently, you may refer to ‘NSDL Update’ which is a monthly publication from NSDL. This is available at <https://nsdl.co.in/publications/Nsdl-updates.php>. If you find that the company, of which you are holding physical share certificates, has joined NSDL, you may request your DP to get your shares converted to demat form. Take a look at the result given below, of search done for a particular company, as an example -

ISIN:	INE02DJ01010
ISIN Description:	AXIS OVERSEAS LIMITED EQ
Name Of Issuer:	AXIS OVERSEAS LIMITED
Former Name(if any):	AXIS OVERSEAS PRIVATE LIMITED
Security Type Description:	Equity Shares
ISIN Status:	Active
Face Value (INR):	10
Address Of Issuer:	AXIS OVERSEAS LIMITED, 21A, SHAKESPEARE SARANI, 2ND FLOOR, KOLKATA, WEST BENGAL - 700017
Name of Registrar & Transfer Agent (RTA):	MAHESHWARI DATAMATICS
RTA Business Partner (BP) ID:	IN200369
No. of demat requests pending for >21 days:	NOT APPLICABLE
Services stopped by RTA:	NO

Scenario 2: Consolidated Account Statement

Aarav : I am holding shares and bonds of various companies in demat form, but they are scattered in 3 different accounts, and then my mutual fund investments are in folio (Statement of Account) form. I get periodic statements for all my demat accounts and mutual fund investments also. It's really difficult to keep track of so many statements. Is there a help for me?

Aisha : Oh, it seems you haven't heard of NSDL Consolidated Account Statement (CAS). It's the perfect remedy for your problem. All you need to do is to visit <https://nsdlcas.nsdl.com> and request NSDL to provide you a consolidated account statement. NSDL will collate information with respect to all your demat accounts (whether held with same DP or different DPs, whether held in NSDL or with other depository) and also from all the mutual fund companies where you have your investments. This aggregation happens on the basis of PAN (of the first holder).

You can find not only the investments, but also would be able to see the composition of your portfolio and trend in value of your portfolio. You will certainly find it useful for taking appropriate investment decisions.

Scenario 3: IDeAS (Internet based Demat Account Statement)

Elina: I have subscribed to NSDL e-CAS facility and therefore I get my account statement regularly by email. But then I have to wait till end of the month to get it. Is it possible to see my holdings and monitor transactions as and when I want?

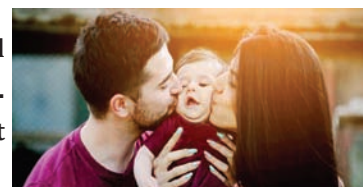
Aayushi: You can view your account statement instantly through NSDL's **IDeAS (Internet based Demat Account Statement)** facility. This facility helps you to view your Statement of Holdings along with the value based on previous day's closing price. You can view details of transactions that have taken place in your demat account during previous 12 months. This facility is completely free for all account holders. Through this facility you can also view / download Form 26 AS. Thus, you would not be required to separately log-in to TRACES website for viewing / downloading your tax credit statement. To access this statement, click on the hyperlink **View/Download Tax Credit Statements** under SPEED-e / IDeAS facility after log-in to access TRACES website. To know more, visit <https://eservices.nsdl.com>. NSDL Mobile App also provides you the details of your holdings and valuation as of previous day.

Scenario 4: Nomination

Vivaan – I know of a friend who expired two years ago. He had big investments in shares and mutual funds. Though all were in demat, it was so difficult for his wife to claim the shares. She had to spend a lot on getting documents and it took long time also. How can I ensure that my family does not have to face all this?

Aditya: Oh, that's unfortunate. It seems your friend did not avail nomination facility for his demat account. In case of death of sole account holder, the securities lying in that demat account are transferred to nominee(s) mentioned in the demat account. If account holder has not mentioned any nominee for his / her demat account, securities available are liable to be transferred to his / her legal heir as identified in will or succession certificate. Now, obtaining a probate or succession certificate may take considerable time and involve expenses also. Hence, **nomination** is convenient solution to these issues.

So it is important that name of nominee is informed to your DP at the earliest, if not done already. You may mention upto 3 nominees for each of your demat accounts along with their respective share (in %). Name of nominee(s) can be changed anytime by the account holder. Nomination facility is available for jointly held accounts also. However, in case of death of one of the joint holders, securities are transferred to remaining (or surviving) joint holders.



Nominate Your Loved Ones
Use nomination for hassle free transfer of your earned investment

Scenario 5: SPEED-e

Divya: I am a regular trader. I keep on buying and selling stocks. It's so difficult to fill in so many Delivery Instruction Slips (DIS) every day and visit DP's service centre to hand it over. I know that I can give a power of attorney to my broker for this purpose. But is there an alternate way?

Arnav: Yes, off course. NSDL's Internet based **SPEED-e** facility allows you to submit delivery instructions and pledge instructions to your broker directly through the internet. You have the option of accessing SPEED-e as a Password User or as a Smart Card / e-Token User. With Password based access, you can transfer securities to six Pre-Notified Clearing Member accounts, whereas in a Smart Card based option, you can transfer securities to any Clearing Member. All **SPEED-e** users can give instructions for redemption of mutual fund units through this platform. You can get to know more by visiting <https://eservices.nsdl.com>

Scenario 6: e-Voting

Dhruv : I am a regular and active investor. I do follow my investments in various companies. As a shareholder, I am always interested to exercise my right to participate in corporate decision making by voting on various resolutions put forward by the company. But I find it practically impossible to visit different places for corporate meetings. Is there any online solution to this?

Ishaan: Yes, certainly. NSDL provides an **electronic Voting (e-Voting)** platform that allows shareholders to exercise their voting rights electronically, without the need to be physically present at the meeting location. Sitting at the comfort of your home, you may read the resolutions at your pace, think about it and then decide to vote for or against it. This service remains available round the clock during the voting period. This facility is available at <https://www.evoting.nsdl.com> and is completely free for account holders. Not only this, there is one more convenient option. Just download NSDL mobile App from Google Play Store or App Store and using your mobile you may exercise your voting rights anytime, anywhere.

Scenario 7: IndiaBondInfo

Juhi- I have made some investments in tax-free bonds which give me income regularly. This time, my income tax assessment officer has asked me to show that interest earned on these bonds is tax-free. What's the convenient way to do this?

Karishma: It's simple dear friend. Just visit <https://www.indiabondinfo.nsdl.com>. **IndiaBondInfo** database is hosted and maintained by NSDL based on the information provided by concerned Issuers, Stock Exchanges, credit rating agencies and debenture trustees. This database can be searched on the basis of ISIN or name of the Issuer.

Scenario 8: FPI Monitor

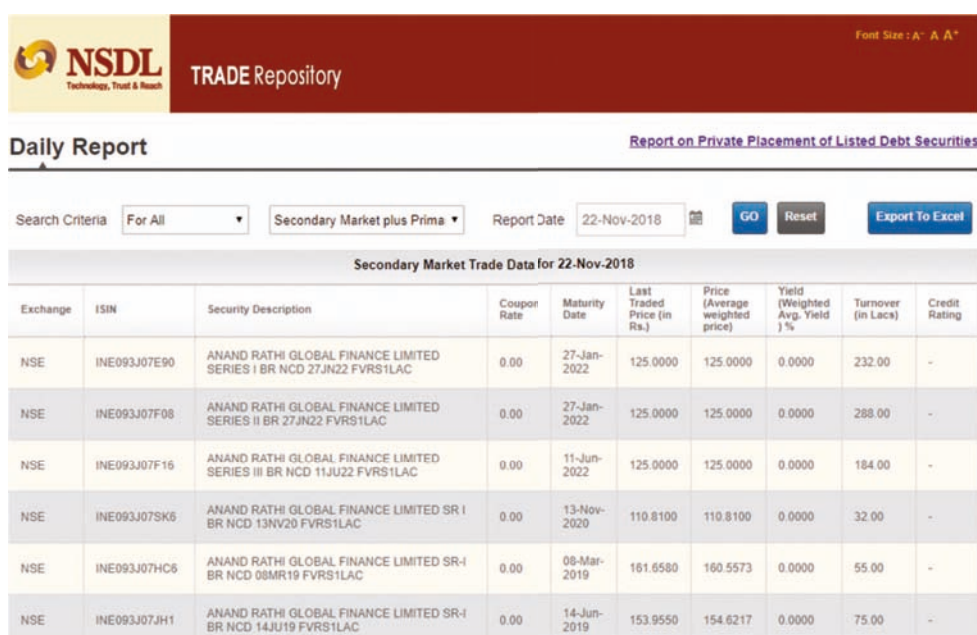
Abhishek - I regularly read in newspapers about interest shown by FPI in Indian capital markets. I think knowing the level of overall interest of FPIs display in our markets and their investment levels in specific scrips and sectors are important factors in taking appropriate investment decisions. But I don't know where to get the relevant information. Can someone help me to find this?

Neha: That's absolutely right my friend. Here again you can rely on NSDL for reliable and timely information. SEBI has assigned the responsibility of centrally generating FPI Registration Number and Registration Certificate to NSDL along with monitoring of FPI investment. Accordingly, NSDL provides foreign investment limit monitoring for investors with a wide array of details relating to FPI – sector-wise investment data, debt utilisation status, list of registered FPIs, companies with a red flag and breach list. You must visit <https://www.fpi.nsdl.co.in> to see the information yourself.

Scenario 9: Trade Repository

Nidhi – I am interested to build a good portfolio in debt securities. I know that I can buy and sell debt instruments in BSE or NSE. But I am unable to find consolidated information in respect of trades happening in various debt securities. Is it available anywhere?

Yash: NSDL's **Trade Repository** provides consolidated information on primary issuances and secondary market trades reported on stock exchanges, which was earlier available in fragmented manner. With NSDL's Trade Repository, all primary issuances and secondary market data available across depositories and exchanges is now available at single location and provides a single view for the benefit of the market and investors. You can find security wise detailed information for any trading day, like coupon rate, maturity date, turnover, average weighted price, etc. as given in example below. This enhances transparency in the market and enables investors to take an informed decision. For more information, visit <https://www.fpi.nsdl.co.in/web/Reports/traderepositoryreport.aspx>



Exchange	ISIN	Security Description	Coupon Rate	Maturity Date	Last Traded Price (in Rs.)	Price (Average weighted price)	Yield (Weighted Avg. Yield %)	Turnover (in Lacs)	Credit Rating
NSE	INE093J07E90	ANAND RATHI GLOBAL FINANCE LIMITED SERIES I BR NCD 27JN22 FVRS1LAC	0.00	27-Jan-2022	125.0000	125.0000	0.0000	232.00	-
NSE	INE093J07F08	ANAND RATHI GLOBAL FINANCE LIMITED SERIES II BR 27JN22 FVRS1LAC	0.00	27-Jan-2022	125.0000	125.0000	0.0000	288.00	-
NSE	INE093J07F16	ANAND RATHI GLOBAL FINANCE LIMITED SERIES III BR NCD 11JU22 FVRS1LAC	0.00	11-Jun-2022	125.0000	125.0000	0.0000	184.00	-
NSE	INE093J07SK6	ANAND RATHI GLOBAL FINANCE LIMITED SR I BR NCD 13NV20 FVRS1LAC	0.00	13-Nov-2020	110.8100	110.8100	0.0000	32.00	-
NSE	INE093J07HC6	ANAND RATHI GLOBAL FINANCE LIMITED SR-I BR NCD 08MR19 FVRS1LAC	0.00	08-Mar-2019	161.6580	160.5573	0.0000	55.00	-
NSE	INE093J07JH1	ANAND RATHI GLOBAL FINANCE LIMITED SR-I BR NCD 14JU19 FVRS1LAC	0.00	14-Jun-2019	153.9550	154.6217	0.0000	75.00	-

Scenario 10: Loan Against Securities

Kunal – I am in need of some funds to meet some unforeseen requirements. I do not have enough money in my bank account. My bank where I have my demat account also, is ready to give me a personal loan, but the interest rate is too high. I am holding shares of some listed companies and mutual fund units in my demat account. Can this be of any use to meet my immediate needs?

Sarah: Oh certainly my friend. In fact, it really helps that your investments are in demat form with a NSDL bank DP. Please check with your bank regarding '**Loan Against Securities**'. You can pledge your shares / mutual fund units in favour of bank and it can provide funds to meet your immediate needs. After repayment of the borrowed funds, you will have your shares available again at your disposal. Remember that when you pledge your shares (or other types of securities), you remain the owner of those shares etc. This means any dividend / interest paid by the issuer company during that period will continue to be yours. You would forego the ownership only if you are unable to repay the money by the agreed due date and your bank decides to invoke the pledge. If the pledge is invoked, ownership of shares is transferred in favour of the lender bank. Some banks have even started offering '**Digital Loan against securities**'. This facility can make funds available to you in matter of few minutes.

Scenario 11: Vidya Lakshmi

Tanuja – You know that my daughter has got admission in one of best medical college in India. I too want her to study there but the fee is too high for me to arrange. I am looking for some suitable financing options. Is there a place where I can find consolidated information in respect of various education loans / schemes offered by different bank?

Kabir: Hey, that's a good news. One more good news is that indeed there is a place where you can view various education loan options offered by different banks. You can also apply and track education loan applications made to banks anytime, anywhere. This portal is a first of its kind portal for students seeking Education Loan and aptly named as '**Vidya Lakshmi**' (<https://www.vidyalakshmi.co.in>). This portal has been developed under the guidance of Department of Financial Services, (Ministry of Finance), Department of Higher Education (Ministry of Human Resource Development) and Indian Banks Association (IBA) by NSDL e-Governance Infrastructure Limited.

Scenario 12: Vidyasaarathi

Tanuja – Indeed that's a great thing. Now one more wish I have. Is there a portal where I can find details of different scholarship schemes on offer for students?

Kabir: Your wish is fulfilled again by NSDL e-Governance Infrastructure Limited which has developed another portal '**Vidyasaarathi**' (<https://www.vidyasaarathi.co.in>). This is an online platform to view various scholarship schemes offered by various corporates. Students can search and apply for various education finance schemes they are qualified for. Various fund providers, industries and corporates have joined this initiative to promote education finance schemes in Vidyasaarathi portal and manage these schemes. For scholarship schemes on offer by central and state governments, UGC, AICTE, you may visit another portal <https://scholarships.gov.in>.

Scenario 13: National Insurance Repository (NIR)

Rahul: Thanks to my demat account, I have got rid of share certificates. Storing and keeping them safe for years, is now a matter of past. But I still have insurance policies in paper form. Is it not possible to keep them in electronic form?

Sakshi: Yes, it is. With NSDL's National Insurance Repository (NIR), you can convert your existing Life and Non-Life Insurance Policies in electronic form. You just have to open an electronic Insurance Account (eIA) with NSDL NIR. With eIA, you can monitor and access your insurance policies anytime, anywhere on the go. To open a new eIA or convert your existing policies in your eIA, please visit <https://www.nir.ndml.in>

Scenario 14: National Academic Depository (NAD)

Mayur – That's sounds great. Is there a way to digitise the academic certificates also? I have plenty of certificates issued by various colleges to me and my children.

Niraj: Yes. Thankfully, Ministry of Human Resources Development has launched an initiative to facilitate centralized storage, digital issuance, access and online verification of Academic Awards issued by Universities in India. This is named as National Academic Depository (NAD). University Grant Commission is the nodal administrative body for overseeing and ensuring the implementation of NAD. NSDL Database Management Limited (NDML) which is a fully owned subsidiary of NSDL has been appointed as one depository, to develop and operate the NAD system. Information regarding various certificates / degrees / awards issued by different academic institutes is uploaded to NAD by respective institutes directly. The students can register themselves on this platform without any cost to them. Registered students can do online verification and retrieve academic records pertaining to them, thereby removing the need to physically approach the educational institutions to obtain attestations / transcripts of certificates. For more information, please visit <https://nad.ndml.in>

Standardised norms for transfer of securities in physical mode

Recently on November 6, 2018, SEBI issued a circular on standardised norms for transfer of securities in physical mode. Salient points of this circular are given below:

- I. Non-availability of PAN of the transferor for transfer deeds executed prior to December 01, 2015:** Transfer deeds executed prior to December 01, 2015 may be registered with or without the PAN of the transferor by respective Issuer Companies/RTAs
- II. Mismatch of name in PAN card vis-à-vis name on share certificate/ transfer deed:** In such cases, transfers shall be registered on submission of any of the four additional documents explaining the difference in names namely copy of Passport, copy of legally recognized Marriage Certificate, copy of Non-availability of PAN of the transferor for transfer deeds executed prior to gazette notification regarding change in name and copy of Aadhaar Card.
- III. Major mismatch / Non-availability of transferor's signature:** In such cases, RTAs / companies have been advised to follow a specified procedure to mitigate the problems faced by investors.
- IV.** In case of non-availability of any document required for transfer and the transferor is not cooperating or not traceable, company/ RTA shall register the transfer by following the procedure as specified in case of major mismatch / non-availability of transferor's signature.
- V.** In case the address as available with the company, does not match with the current address attested by the bank and this has resulted in rejection of transfer requests, company/RTA shall register the transfer by updating the new address as attested by the bank. Further, an intimation may also be sent by the RTA with regard to updation of address on the old and new address of the transferor.

This circular is available on <https://www.sebi.gov.in>

Training Programmes for Participants

➤ NISM certification programme for Participants

To facilitate officials of Participants to prepare and appear for NISM - Series VI Depository Operations Certification Examination (DOCE), NSDL conducted a training programme at Surat in October 2018.

➤ CPE Training Programme for Participants

NSDL, a NISM accredited Continuing Professional Education (CPE) Provider offers CPE training programmes in different modules for eligible associated persons. In September and October 2018, NSDL conducted 11 such training programmes at Ahmedabad, Chennai, Hyderabad, Kolkata, Lucknow, Mumbai and New Delhi. These were attended by 213 persons.

Read and Win!

From where can I get the educational loan scheme related information at one place?

Send your replies providing your name, address and contact no. with the subject 'Knowledge Wins Contest - October 2018' to info@nsdl.co.in

KNOWLEDGE WINS Contest

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.

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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Kochi Suite No. S - 105, Monlash Business Center, 4 th Floor, Crescens Tower, NH 47, Changampuzha Nagar Post, Kochi - 682033 Tel.: (0484) 2933075	Kolkata Unit 2E, 2 nd Floor, The Millenium, 235/2A, A.J.C. Bose Road, Kolkata - 700020 Tel.: (033) 22904243, 22904246	New Delhi Unit No. 601, 603, 604, 6 th Floor, Tower-A, Naurang House, Kasturba Gandhi Marg, Connaught Place, New Delhi - 110001 Tel.: (011) 23353814, 23353815	

- 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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