



From The Editor's Desk

Dear Readers,

NSDL wishes you a very happy, healthy and prosperous new year 2021. May your investments and knowledge gain new highs this year. In the very beginning of a new year, we have a great news to share with our esteemed readers. NSDL has crossed yet another milestone of having assets of more than ₹ 200 Lakh Crore under custody. This has been possible because of the trust posed by our more than 200 Lakh investors and business partners.

While the surge points towards an increased interest in the stock market among new and small investors, it also indicates the willingness of investors to leverage technology and digital tools. NSDL will continue on the path of innovation and modernization to bring more transparency while focusing on enhancing the safety and security of capital markets in India.

Besides the convenience offered by technology and mobile-based trading platforms, it also goes a long way in making the trading process more secure and transparent. Although tech savvy investors have

adapted themselves quickly to the changes, it is perhaps the best time for other investors as well to look at technology more affirmatively.

In line with the objective to encourage participation in the capital market from a larger segment of the population, SEBI has encouraged the adoption of such tools. As a result, a number of service-providers have innovated to offer a slew of digital services to their customers. Being a pioneer, NSDL has a number of digital services aimed at providing investors with a seamless experience in their investment journey, even during the difficult pandemic times.

In this edition of The Financial Kaleidoscope titled 'NSDL's e-Services for Investors', we look at some of the digital services offered by NSDL to help investors operate and monitor their investments in a convenient and secured manner.

We invite all our readers to participate in the 'Knowledge Wins Contest', share feedback and suggestions at the link given later in this

newsletter. हिंदी Hindi version of the newsletter is also available at <https://nsdl.co.in/publications/nest.php>.

We request you to share the newsletter with your friends, colleagues and anyone else who might be interested. This newsletter can be subscribed at <https://nsdl.co.in/e-newsletter.php>.

Regards,
NSDL Investor Education Team

NSDL Mobile App

NSDL Mobile App enables investors to view balances of their demat accounts and give confirmation for e-DIS. It is completely FREE for all NSDL demat account holders.

What can you do with NSDL Mobile App?

1. You can keep track of all transactions happening in demat account from anywhere, anytime.
2. You can view balances of different securities and value of the holdings based on the previous closing price.
3. You can cast your vote on the resolutions put up by companies in which you hold shares.
4. Confirm electronic instruction generated by your broker (as your Power of Attorney holder) on your behalf.
5. Register for IDeAS (Internet-based Demat Account Statement) facility.

How to start using NSDL Mobile App?

NSDL mobile app is simple and easy to use.

Getting started with the NSDL Mobile App

Please follow these simple steps to get started:-



STEP 1:
Download the app from the Google Play Store or Apple App Store



STEP 2:
Register with a DP ID and Client ID



STEP 3:
Create a username and password



STEP 4:
Once confirmed, log in & start using the app

(Using mobile app, you can set MPIN to operate your demat account.)

Internet-based Demat Account Statement (IDeAS)

IDeAS is an internet based online facility for NSDL demat account holders to keep track of transactions and holdings in their demat account. It is completely FREE for all NSDL demat account holders.

What can you do with NSDL IDeAS?

With IDeAS you can avail all the benefits mentioned above for NSDL Mobile App. In addition, it offers following benefits –

1. You can view transactions that have taken place in demat account during last 30 days.
2. Download month-wise Statement of Transaction for past 12 months.
3. View ISIN-wise positions and transactions for a given market type and settlement number.
4. View and download past 12 Consolidated Account Statement.

How to start using IDeAS?

You need to complete a simple one time registration process at <https://eservices.nsdl.com/>. This facility can be used either as a password user or as e-Token user (smart card user). Registration process as given below can be completed online for password users.

How can one avail the IDeAS service ?

This facility is completely free for all account holders. Please follow these simple steps to get started:-



Those who wish to register as e-token user (smart card user), may use the same link <https://eservices.nsdl.com/>, click 'New User Registration' (3rd option on the left hand side) and select option IDeAS. To complete the registration process, you will need to submit documents to your DP.

SPEED-e

SPEED-e is an internet based online facility from NSDL for enables demat account holder to submit instructions in a paperless manner. 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. SPEED-e can be availed by any demat account holder provided his / her DP has registered with NSDL for this purpose. You may visit <https://nsdl.co.in/speed-e.php>.

What can you do with NSDL SPEED-e?

With SPEED-e you can avail all the benefits mentioned above for NSDL IDeAS service. In addition, it offers following benefits -

1. Redemption / repurchase of mutual fund units.
2. Submit electronic delivery instruction (limited to pre-notified broker accounts).
3. Submit margin pledge instructions.
4. Monitor the status of execution of instructions.

Additional features for e-token users –

5. Submit Off market and pledge instructions.
6. You can Freeze you demat account. All types of freeze instructions namely Account level freeze, ISIN level freeze or freeze for a specific quantity of an ISIN, can be executed through SPEED-e.
7. Such freeze can be unfrozen only by you, not by your DP.

How to start using SPEED-e?

You need to complete a simple one time registration process at <https://eservices.nsdl.com/>. This facility can be used either as a password user or as e-Token user (smart card user). Registration process as given below can be completed online for password users who are having single holder demat account.

1. Visit NSDL e-Services website <https://eservices.nsdl.com/>.
2. Click option New user registration
SPEED-e → REGISTER

3. Select option A) Clients > Password Users
4. Choose a User ID of your choice.
5. Fill up the details online.
6. Add CM BP ID(s) of your Clearing Member (Stock broker) under Pre-notified Account. You may add upto 6 members.
7. A One Time Password (OTP) will be sent on the mobile number and email ID registered in the demat account.
8. Validate your registration request using the OTP received.
9. Upon successful validation of OTP, registration request will be sent to concerned DP and Clearing Member(s) for authorisation.
10. DP will authorize the registration request electronically and inform you through email.
11. Clearing Member(s) will authorise clients request for addition of pre-notified account through SPEED-e facility. In case, your Clearing Member has not subscribed to Speed-e facility then you need to submit a consent letter in a prescribed format from CM to your DP.
12. You will be able to access SPEED-e facility after authorisation by your DP and may submit delivery instructions after successful authorisation of addition of pre-notified account by Clearing Member.

For registration as e-token user (smart card user)

1. Visit NSDL e-Services website <https://eservices.nsdl.com>.
2. Click option New user registration > SPEED-e > REGISTER
3. Select option A) Clients > Smart Card Users
4. Fill up the 'SPEED-e Application form' available at <https://eservices.nsdl.com> or can be obtained from your DP.

5. Submit duly filled-in and signed form to your DP.
6. Your DP will register you as a smart card user by assigning a User ID and help you procure a Smart Card Kit, Digital Signature Certificate (DSC) and Personal Identification Number (PIN).
7. Install the Smart Card Kit on your computer.
8. With the User ID, DSC and PIN, you can start using SPEED-e.

If you are having a joint demat account, service can be used by one of the joint holders authorised by other holders through a Power of Attorney. e-token access enables multiple authorisation by joint holders.

Detailed information on SPEED-e is available at www.eservices.nsdl.com.

Electronic Consolidated Account Statement (e-CAS)

e-CAS is a single statement of all your investments held in different demat accounts and mutual fund folios with different mutual fund companies. It includes investments in different types of securities. Different demat accounts and folios are aggregated based on PAN of the first holder. It is sent monthly to all demat account holders at the email ID registered in the demat account or that has been registered for this purpose by the account holder.

This facility is completely FREE for all demat account holders. Investors who are having demat account with both the depositories and are getting

CAS from other depository, may also opt to CAS from NSDL.

What can you do with NSDL e-CAS?

1. With NSDL e-CAS, you can view all your investments at one place.
2. 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.
3. CAS also includes all types of transactions executed in demat account, financial as well as non-financial transactions such as new fund offer, fresh purchase, additional purchase, redemption and dividend reinvestment.
4. It also includes systemic transactions such as Systematic Investment Planning (SIP), Systematic Withdrawal Planning (SWP), Systematic Transfer Planning (STP), bonus, merger, etc. as provided by the Mutual Fund registrars to NSDL in respect of Mutual Funds folios.
5. This would help you monitor your portfolio, its composition and changes in the overall portfolio value over the period.
6. NSDL e-CAS facilitates you to develop strategies and take informed investment decisions.
7. Being password protected, contents remain safe before it reaches you.
8. e-CAS offers statement in an interactive PDF format which makes access, storage and retrieval of historical data convenient.

How to start getting NSDL e-CAS?

You may sign up to get your e-CAS from NSDL directly by requesting your DP or by registering online at <https://nsdlcas.nsdl.com>. In-case, you wish to change the email ID for receiving the e-CAS, you

may do so using NSDL IDeAS or SPEED-e facility.

e-Voting

Voting on key issues and resolutions that affect the performance of a company is a right of shareholders. Additionally, there are a number of decisions that require the consent of shareholders which is done through voting. Traditionally, it was conducted in-person at Annual General Meeting (AGM), Extra ordinary General Meeting (EGM) or through Postal Ballots.

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 anytime, anywhere basis while voting cycle is on.

You can enjoy this facility even if you are holding shares in physical form. It is completely free for all shareholders.

What can you do with NSDL e-Voting?

1. You can exercise your right to vote at AGMs or EGMs on key issues from the comfort of your home or office.
2. With mobile in your hand or laptop, you can participate in decision making process of the company where you have invested your money.

How to start using e-Voting?

No prior registration is required for using NSDL e-Voting. When the company where you hold shares, decides to undertake e-Voting, it intimates you about the User ID and Access Password to use the e-Voting facility. Company also informs about the timelines during which the e-Voting can

be done. You may access e-Voting through any of following ways -

1. Using online portal <https://www.evoting.nsdl.com>.
2. Using NSDL Mobile App.
3. Using NSDL IDeAS or SPEED-e service.
4. Tablet-based e-voting at the meeting venue.

You may like to read [April 2019 issue of this newsletter](#) or visit <https://www.evoting.nsdl.com> for more information about e-Voting.

Electronic Delivery Instruction Slip (e-DIS)

A Delivery Instruction Slip (DIS) is an authorisation provided by a demat account holder to his / her DP for debit of securities in the demat account held with that DP. There are following ways for submission of instruction to DP –

1. Submission of an instruction slip signed by demat account holder(s) in paper form to the DP.
2. Submission of an instruction slip signed by the broker or other person holding a Power of Attorney on behalf of the demat account holder(s) in paper form to the DP.
3. Submission of electronic instruction by demat account holder to the DP using NSDL SPEED-e facility.
4. Submission of electronic instruction by broker as holder of Power of Attorney through NSDL SPICE.

Using e-DIS, delivery instructions can be initiated electronically by the stock-brokers in respect of delivery obligation of their clients even if they do not hold Power of Attorney on their behalf. These instructions are processed by depository after confirmation by the respective account holder.

What can you do with NSDL e-DIS?

1. With NSDL e-DIS, you are enabled to give your consent for debit of securities from your demat account in favour of your clearing member (stock broker). You are no longer required to give a Power of Attorney to your broker necessarily.
2. In case of any discrepancy in the instruction initiated by your broker, you can reject the e-DIS.
3. Securities can be moved to broker's pool account only using e-DIS.
4. Off Market transactions are not permitted through e-DIS.

How to start using e-DIS?

1. You will get an intimation on your mobile number and email ID (which are recorded in your demat account) when your stock broker initiates a debit instruction for your demat account towards your delivery obligations. This would typically happen when you sell any share online using your broker's portal.
2. Using the link received, you can view the instruction, after authenticating yourself.
3. You can confirm or reject instruction.

NSDL Jiffy

NSDL Jiffy, a digital banking app from NSDL Payments Bank, a subsidiary of NSDL, provides a 100% digital zero balance savings account specially designed to meet all your payments and banking needs. It provides you with banking services like - Digital Savings Accounts, Current

Accounts, Payments Service, Prepaid Cards, Domestic Money Transfer (DMT), Mutual Funds and many more. It comes with various exciting features, like :

Zero Balance Account - It provides a 100% paperless zero balance account opening, with an annual 4% interest rate. Its online KYC requires only two documents, Aadhaar and PAN Card.

Instant Debit Card of your choice - With account opening you get an active free digital debit card with the power to choose between RuPay Platinum and Visa Classic (MasterCard will soon join the list), each coming with their unique set of offers and cashback. Physical debit cards are also available. All activities pass through a multi-layered security process, involving MPIN and OTP, ensuring a safe transaction.

Hassle-free Transfer of Funds - You can easily link your NSDL Payments Bank Savings Account with any UPI App and make payments instantly. You can add and immediately transfer money through IMPS and NEFT payment modes to any bank account in India on NSDL Jiffy.

Payee Validation – Beneficiary validation is also available, a service for its account holders to verify a recipient's name before transferring the entire value, thus preventing unintended transfers.

Secure and Easy Bill Payments - Account-holders can make easy online payments of

- Phone (Mobile and landline) bill
- Electricity bill
- Water bill
- Gas bill
- Broadband bill
- Loan EMI
- Insurance Premium
- Credit Card Bill
- Stamp Duty on securities market transactions

Instant Recharges – The app enables account-holders with instant recharges of:

- Prepaid Mobile
- DTH
- FASTag and many more

Exciting offers and cashback are available on bill payments and recharges.

Auto Payments and Reminders – NSDL Jiffy enables you to set up auto payments so that you never miss a due date. You can always set up reminders if you wish to make the payment yourself.

Mutual Fund Investments – The app also helps account-holders to invest in various Mutual Funds. It also assists in starting SIP, Redemption and Switch with just a few clicks.

 **NSDL
Payments Bank**



 **NSDL Jiffy**



Download NSDL Jiffy: https://bit.ly/NSDLJoffyTFK_2



World Investor Week (WIW) celebrated during November 23 – 29, 2020

NSDL celebrated 'World Investor Week' (WIW) from November 23 – 29, 2020 under the aegis of IOSCO and SEBI. As part of the celebration, NSDL conducted 41 Investor awareness programmes in association with SEBI, NSE, MSE and Depository Participants to educate investors about the about financial markets. 4 quiz programs were also conducted during the week in association with NSE. These programs were attended by more than 12,200 investors from all over the country.

SEBI Circular on e-Voting Facility Provided by Listed Entities

In order to increase the efficiency of the voting process, SEBI has decided to enable e-voting to all the demat account holders, by way of a single login credential, through their demat accounts/ websites of Depositories/ Depository Participants. Demat account holders would be able to cast their vote without having to register with different e-Voting Service Providers (ESPs). The facility shall be available to all individual shareholders holding the securities in demat mode. Investors should update their mobile number and email ID in their demat account to enable them to access e-voting facility.

Reference: Circular No. [NSDL/POLICY/2020/0161 dated December 17, 2020](#) available on NSDL website.

SEBI Circular on Operational Guidelines for Transfer and Dematerialization of re-lodged physical shares

SEBI has fixed March 31, 2021 as the cut-off date for re-lodgment of transfer requests and has stipulated that such transferred shares shall be issued only in demat mode. In view of this updated operational guidelines for crediting the transferred shares into the respective demat account of the investor have been issued.

Reference: Circular No. [NSDL/POLICY/2020/0158 dated December 3, 2020](#) available on NSDL website.

Introduction of Unified Payments Interface (UPI) mechanism and Application through Online interface and Streamlining the process of Public issues of securities

SEBI has introduced UPI mechanism and an additional mode for application through online (app / web) interface in public issues of securities. It has decided to introduce the following in addition to the already existing modes:

- Providing an option to investors to apply in public issues of debt securities through the app / web interface of stock exchange(s) with a facility to block funds through UPI mechanism for application value upto ₹ 2 Lakh.
- Permitting the UPI mechanism to block funds for application value upto ₹ 2 Lakh submitted through intermediaries (Syndicate members, Registered Stock Brokers, Registrar and Transfer agent and Depository Participants).

Reference: Circular No. [NSDL/POLICY/2020/0155 dated November 25, 2020](#) available on NSDL website

Join Our Investor Awareness Webinars

NSDL conducts Investor Awareness Programs (IAPs) throughout the country to ensure investors are aware of different aspects of investing. In view of the prevailing situation, NSDL is continuing the investor awareness programs in form of webinars. The schedule of the forthcoming programs/ webinars is published online at <https://nsdl.co.in/Investor-Awareness-Programmes.php> and is also given below. Kindly refer to website for updated schedule. Prior registration is required for joining the webinar. Link for registration is available along with schedule. We shall be happy to conduct IAP for your organization / institute / society. Please write to us at info@nsdl.co.in for such requests.

NSDL is also conducting a series of quiz programs in association with NSE. This quiz is being conducted during January and February months on different topics related to securities market. Schedule and link for registration are available on the link given above.

Forthcoming Investor Awareness Programmes

Sr. No.	Date	Timing	Topic	Language
1	15-Jan-2021	05.30 p.m. - 07.00 p.m.	Off Market Transfers and Stamp Duty	Hindi
2	16-Jan-2021	10.30 a.m. - 12.00 p.m.	Introduction to Securities Market	Marathi
3	16-Jan-2021	05.00 p.m. - 05.30 p.m.	Investor Knowledge Quest on Mutual Funds	English
4	16-Jan-2021	05.30 p.m. - 07.00 p.m.	Pledge and Margin Pledge	English
5	22-Jan-2021	05.30 p.m. - 07.00 p.m.	Demat and Remat of Securities	English
6	23-Jan-2021	10.30 a.m. - 12.00 p.m.	Introduction to Securities Market	English
7	23-Jan-2021	05.30 p.m. - 07.00 p.m.	Account Opening and Nomination	Hindi
8	29-Jan-2021	05.30 p.m. - 07.00 p.m.	NSDL's e-Services for Investors	English
9	30-Jan-2021	10.30 a.m. - 12.00 p.m.	Introduction to Securities Market	Hindi
10	30-Jan-2021	05.00 p.m. - 05.30 p.m.	Investor Knowledge Quest on Securities Lending and Borrowing	English
11	30-Jan-2021	05.30 p.m. - 07.00 p.m.	Pledge and Margin Pledge	Marathi
12	13-Feb-2021	05.00 p.m. - 05.30 p.m.	Investor Knowledge Quest on Derivatives	English
13	20-Feb-2021	05.00 p.m. - 05.30 p.m.	Investor Knowledge Quest on Demat Accounts	English
14	27-Feb-2021	05.00 p.m. - 05.30 p.m.	Investor Knowledge Quest on Currency Derivatives	English

More the education, more the prudence

Knowledge Wins Contest

Which Facility Enables Investors to View And Download Past 12 Consolidated Account Statements, Anytime, Anywhere?

To send your replies: visit/click www.nsdl.co.in/knowledge-win-contest.php
or
Scan this QR code



25 Lucky Winners
get
FREE GIFTS



Previous Month's Winners

Adeeta Raina - Jammu
Devidas Tayde - Burhanpur
Javed Sutar - Junagadh
Jaydeb Biswas - Pune
Kenil Rana - Ahmedabad
Kingshuk Ghosh - Gurugram
Kushal Chhipa - Udaipur
Lalit Rinwa - Nagaur
Manas Padhye - Mumbai

Nimesh Gupta - Pune
Pratik Narvekar - Raigarh
Rahul Lokhande - Akola
Runal Parikh - Vadodara
Sanjeev Malik - Mumbai
Srinivasa Murthy - Bengaluru
Subendu Bishoyi - Delhi
Sujatha Bhat - Udupi
Sunita Dsouza - Mumbai

Tanuj Shah - Indore
Tina Patil - Nashik
Vallabhkhair Ponkia - Amreli
Varun Singhal - Delhi
Veeraraghavan S. - Chennai
Venu Kumar N. - Ranga Reddy
Zahid Rehman - Laroo

Mumbai : 4th Floor, 'A' Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400013 Tel.: (022) 24994200

Branch Offices

Ahmedabad Bengaluru Chennai Hyderabad Jaipur Kochi Kolkata Lucknow New Delhi

For any grievance related to Demat account, you can email us at relations@nsdl.co.in
For any other information related to Demat account, you can email us at info@nsdl.co.in

Terms & Conditions : 1) NSDL shall be solely responsible for the execution of this Contest. 2) This Contest is open to Indian Citizens only. 3) NSDL employees are not allowed to participate in this contest. 4) All personal details submitted must be accurate and complete and are subject to proof upon request by NSDL. 5) NSDL reserves the right to discontinue the contest at any given point of time without prior intimation. 6) All winners shall be selected by NSDL and the decision taken will be final.