



NSDL's e-Services for Investors

From The Editor's Desk

Dear Reader,

Unprecedented times and unforeseen turn of events globally as well as within our country in the past couple of years have further brought forth the importance of digital services where investors can transact anytime, anywhere without having the need to travel to the service centre. The ease of access and security that digital services provide to investors is growing in popularity.

Business as well as clients have adapted themselves towards this paradigm shift.

This edition of 'The Financial Kaleidoscope' will shed light upon NSDL's e-services namely SPEED-e, IDeAS, NSDL SPEEDe App, NSDL Consolidated Account Statement (CAS), e-Voting, IndiaBondInfo, FPI Monitor and Online Nomination for investors.

With the hope that you will find the newsletter useful, we urge you to please share it with your friends, colleagues and acquaintances who might benefit from the topics discussed herein.

We have attempted to provide an insight into the NSDL's e-services that we offer for our investors. We trust this shall act as a guide for all those who read it and help them to get better acquainted with benefits of e-service products.

We also invite you to participate in the '**Knowledge Wins Contest**' and share your feedback and suggestions at the link given later in this newsletter.

NSDL is now present on Twitter, Facebook and LinkedIn. We believe this will help us to reach out investor community even better. Do note, recordings of NSDL webinars are available and accessible to you on the NSDL Investor Education channel on YouTube. So, in case you may have missed out on attending any webinar of your choice, you can visit our channel and subscribe to it to view recordings of the investor awareness programs at your convenience.

Regards,
NSDL - Your Depository

IDeAS (Internet-based Demat Account Statement)

IDeAS is an internet based facility for investors to view balances and transactions in their demat accounts anytime, anywhere. This facility is available to all clients having demat account with any NSDL Depository Participant (DP).

Features of IDeAS

- Clients can view latest balances along with the value based on the previous day closing price in their demat account.
- View transactions that have taken place in their demat accounts during the last 30 days.
- Download month-wise Statement of Transaction for past 12 months.
- View or download last 12 months Consolidated Account Statement (CAS).
- Clients can participate in NSDL e-Voting through IDeAS.

Steps to register for IDeAS

- **Step 1:** Go to IDeAS website (<https://eservices.nsdl.com>)
- **Step 2:** Go to New Users → REGISTER.
- **Step 3:** Enter DP ID, client ID and mobile number and click on submit.
- **Step 4:** Fill-up all the required information.
- **Step 5:** Choose a User name (between 3 and 8 characters) and Password (between 3 and 8 characters) of your choice.
- **Step 6:** Complete Captcha verification and submit.

SPEED-e

SPEED-e is an internet-based online facility provided by NSDL for its demat account holders to submit delivery, pledge and mutual fund redemption related instructions in electronic form without the need to visit the Depository Participants (DPs). SPEED-e empowers you to manage your account online thus making the process fast, secure and efficient. You can avail of SPEED-e facility if your DP has registered with NSDL for this facility. You can view the list of DPs offering SPEED-e facility at <https://nsdl.co.in/speed-e.php> on NSDL website.

Features of SPEED-e

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

- Redemption/repurchase of mutual fund units.
- Submit electronic delivery instruction (limited to pre-notified broker accounts).
- Submit margin pledge instructions.
- Monitor the status of execution of instructions.
- Participate in e-Voting.

Additional features for e-token users

- Submit off-market and pledge instructions
- Issue various freeze instructions including
 - Account level freeze
 - ISIN level freeze
 - Freezing specific quantity of an ISIN

If account is frozen by SPEED-e user, then it can be unfrozen by the SPEED-e user only

- Facility of multiple authorization i.e. authorization of instruction by joint holders.

How can you register for NSDL's SPEED-e facility?

You need to complete a simple one time registration process either as a password user or as smart card user/e-token user for using this facility.

Steps for registration as a Password based User:

1. Visit NSDL e-Services website <https://eservices.nsdl.com>
2. Enter DP ID, client ID and mobile number and click on submit.
3. Fill-up all the required information.
4. Choose a User ID of your choice.
5. Add CM BP ID(s) of your Clearing Member (Stock broker) under Pre-notified Account. You may add up to six Clearing Members of your choice.
6. A One Time Password (OTP) will be sent on your registered mobile number and email ID which is linked to your demat account.
7. Validate your registration request using the OTP received.
8. Upon successful validation of OTP, registration request will be sent to concerned DP and Clearing Member(s) for authorisation.

DP will authorize the registration request electronically and inform you through email. Clearing Member(s) will authorise clients request for addition of pre-notified account through SPEED-e facility. In case, your CM has not subscribed to SPEED-e facility, then you need to submit a consent letter in a prescribed format from CM to your DP. 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 CM.

Steps for registration as a Smart Card user/e-token user

1. Visit NSDL e-Services website <https://eservices.nsdl.com>
2. Fill up the 'SPEED-e Application form' available at www.eservices.nsdl.com or can be obtained from your Depository Participant.
3. Submit the duly filled-in form to your DP.
4. 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).
5. Install the Smart Card Kit on your computer.
6. 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 holder(s) through a Power of Attorney. e-token access enables multiple authorisation by joint holders.

NSDL SPEEDe App

NSDL SPEEDe App offers investors convenience, secure and always-on access to their investments and holdings in their demat accounts along with features and services that can be availed 24x7. NSDL SPEEDe App is available for both Android and iOS based Users and is free for all NSDL demat account holders.



The banner features the NSDL logo at the top left. The main heading is 'Download NSDL SPEEDe App' in large, bold letters. Below this, a woman is shown sitting on the floor, using a laptop. To her right is a large smartphone displaying the app's interface. Below the heading, a tagline reads 'Access Your Demat Account Anytime, Anywhere...'. A section titled 'How to start using?' lists five steps: 1. Enter Your name DP ID, Client ID, Mobile Number and email ID; 2. Create a User ID; 3. Create and confirm your password; 4. Set MPIN (Optional) and authenticate with your new password; 5. Login. At the bottom, it says 'Go Digital With NSDL' and 'Scan to download on your mobile phone', accompanied by QR codes for both Android and Apple devices.

Advantages of NSDL SPEEDe App

- View your investment portfolio.
- Vote electronically during the meetings conducted by Companies in which you are a shareholder through NSDL's e-Voting platform which is available on NSDL SPEEDe App.
- Submit your delivery instruction through e-DIS facility to your broker.
- Demat account holders who have subscribed to SPEED-e, can redeem their Mutual Fund units.
- Register for IDeAS through this app.
- Other features in this app include Online Nomination, acceptance of Margin Pledge Initiation request and confirmation of Off Market Instruction.

Points to note

- If one is registered with SPEED-e or IDeAS facility, no separate registration is required through NSDL SPEEDe App.
- The app can be accessed using the same login credentials.
- There are no charges for using NSDL SPEEDe App.

e-Voting

In publicly listed companies, voting on key issues and resolutions that affect its performance is an essential right of shareholders. Additionally, a number of decisions require the consent of shareholders which is also done through voting at Annual General Meeting (AGM), Extra ordinary General Meeting (EGM) or through postal ballots. NSDL's e-Voting platform enables voting to be done electronically from the comfort of your home or office.

When does the need for e-Voting arise?

When a company wishes to pass a resolution by Postal Ballot or Annual General Meeting or Extraordinary General Meeting, the need for e-Voting arises.

NSDL e-Voting platform

Ministry of Corporate Affairs, Government of India has authorized NSDL for setting up an electronic platform to facilitate shareholders to cast their vote electronically. e-Voting system created by NSDL is certified by Standardization Testing and Quality Certification (STQC) Directorate, Department of Information Technology, Ministry of Communications & IT, Government of India. In addition to remote based e-Voting option available to Companies, NSDL also facilitates companies to provide electronic voting option at meeting venue using portable devices like Tablets. Further, NSDL helps companies to conduct virtual meetings and live streaming of meeting proceedings.

Who can use e-Voting facility?

Any company who wants to facilitate e-Voting can use NSDL's e-Voting system. This system is available to all the shareholders including those holding shares in demat form with NSDL or other depository. NSDL does not levy any fee to shareholders for using e-Voting system.

The process of e-Voting

- No prior registration is required for using NSDL e-Voting.
- When the company in which you hold shares decides to undertake a voting exercise, they will inform you either through letter or email with the timelines and the credentials to use the e-Voting facility.
- Visit <https://www.evoting.nsdl.com> and log in with the user ID and access password shared by your company.
- You can also use the NSDL Mobile App, IDeAS or SPEED-e facility to cast your vote.

e - DIS (Electronic-Delivery Instruction Slip)

An Electronic 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. 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.

Getting started with e-DIS

1. You will get an intimation on the registered mobile number and email ID when your stock broker initiates a debit instruction for your demat account towards delivery obligations
2. You will receive a link and view the instruction after authenticating yourself
3. Choose whether to confirm or reject instruction

NSDL Consolidated Account Statement (CAS)

NSDL CAS is a single statement of all your investments in the securities market. Investments held in single or joint names with you as the sole/first holder forms a part of CAS. NSDL CAS can also be opted in electronic form (for those receiving CAS in physical form). Clients would receive CAS from the Depository with whom they have first opened their demat account.

Features of NSDL e-CAS

- View your investments including investments in shares, mutual funds, equity shares, preference shares, mutual funds units, sovereign gold bonds, corporate bonds, debentures, securitised instruments, government securities, insurance policies held in demat with NSDL National Insurance Repository (NIR)
- Track all types of transactions executed in your demat account, financial as well as non-financial such as new fund offer, fresh or additional purchase, redemption and dividend reinvestment
- 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
- Monitor your portfolio over a period presented in graphical format.

Getting started with e-CAS

- You may sign-up to get your e-CAS directly from NSDL by requesting your DP or by registering online at <https://nsdlcas.nsdl.com>
- The email ID for receiving the e-CAS may be changed using NSDL IDeAS or SPEED-e facility

IndiaBondInfo

This online service offered by NSDL allows you to access comprehensive information about various debt instruments offered by various issuers at a single place in an easy, fast and transparent manner. This includes debentures, bonds, zero coupon bonds, step up bonds etc.

You can search debt instruments by ISIN or company name, and get relevant information including type of instrument and issuer details, credit ratings, listing and redemption details, as well as contact details.

The portal also offers an updated list of debt instruments where Issuer has defaulted in redemption payment. For investors, the service is free and can be accessed at www.indiabondinfo.nsdl.com without any registration or fee.

FPI Monitor

Pursuant to the implementation of FPI regime, SEBI has authorized NSDL to issue registration number and certificate to FPIs on behalf of SEBI along with monitoring of FPI Group investment and various data related to FPI activities to be displayed on NSDL FPI web portal.

Foreign Investment inflow is an important contributor to India's economic growth. In order to simplify compliance requirements and to have uniform guidelines in place for various categories of foreign investors like Foreign Institutional Investors (FIIs), Sub Accounts and Qualified Foreign Investors (QFIs) merged into a new investor class termed as Foreign Portfolio Investors (FPIs).

Where a Foreign Portfolio Investor already holds 10% of equity shares in an Indian company, no fresh purchases by such FPI shall be allowed in that company till its holdings fall below 10%. However, there will be no need to divest its existing holdings. [Ref. Regulation 21(7)].

Online Nomination

Having nominee(s) in demat account helps in the unfortunate situation when demat account holder(s) are no more. If you are the sole or only holder in demat account then mentioning nominee(s) helps in transmission process. You can mention upto 3 nominees in demat account.

What you should do?

Please check whether you have given nominee(s) information in your demat account or not.

How to check?

Check Client Master Report of your demat account or Consolidated Account Statement in which name of nominee(s) are mentioned. If nomination is not given or you want to update the given information online, visit eservices.nsdl.co.in >> Update Nomination in Demat Account. You may also opt out of nomination by submitting a declaration for the same using this online facility.

Blog - The ill effects of using social media for investment advice

In January earlier this year, Securities and Exchange Board of India (SEBI) barred and penalised six people for running a Telegram channel that provided investment tips and advice to around 50,000 subscribers on their channel. As it turns out, the operators were running a price manipulation ring and were not even registered with SEBI to trade or provide financial advice.

What is a price manipulation scam?

1. Scammers identify small-cap or penny stocks to manipulate
2. They take a position or buy those shares at lower prices
3. Then recommend it to their subscribers or followers
4. As unsuspecting investors take their advice and buy those shares, the price goes up
5. The manipulators then sell out their investment at a higher price and make their money
6. At the end these investors end up losing money or have to stay invested in such stocks until its value matches their buying price.

With the increase in usage of social media many investors are tempted to follow influencers with the hope that they can make easy profits without doing their own research. Forming groups on WhatsApp, Facebook, Instagram and Twitter who dish out financial and investment advice with slick content that appeals to younger generations is the newest trend. With false claims of having made a fortune, claiming “six-figure incomes” and the pretense of a super-rich lifestyle, they entice gullible audiences by inducing a fear of missing out (FOMO) if they do not take their advice. Unfortunately investors acting on such free advice realize their mistake only after losing their hard earned money. The fact remains that one must always do his/her own research to be make profitable trades on generate wealth over long term investing.

News

Participate in quiz and essay contests organised by SEBI and NISM

On the occasion of 75th year of independence, which is being celebrated as ‘Azadi ka Amrit Mahotsav’, SEBI and NISM are conducting quiz and essay contests on financial market. Quiz contest is open for college students through their colleges. Essay contest is open for all Indian citizens above 18 years. Essay can be written in 14 different languages.

Winners will get attractive prize. All participants will receive certificate.

For more information and registration details visit <https://quiz.nism.ac.in/>.

Extension in deadline for Mandatory update of certain attributes of KYC of clients

Deadline for updating the 6 KYC attributes namely Name, Address, PAN, Mobile Number, email ID and Income range in demat accounts has been extended to June 30, 2022.

Reference: Circular No. NSDL/POLICY/2022/048 dated March 31, 2022 available on NSDL website.

Linking of PAN with Aadhaar

Central Board of Direct Taxes (CBDT) has extended the timeline for linking of PAN with Aadhaar from March 31, 2022 to March 31, 2023. In case PAN is not linked with

Aadhaar on or before March 31, 2023, it will be considered as invalid with effect from April 1, 2023.

This requirement should be widely disseminated by DPs for continual and smooth transactions by the investors in the securities market and to avoid any consequence of non-compliance thereof.

Reference: Circular Nos. NSDL/POLICY/2022/046 dated March 31, 2022 and NSDL/POLICY/2022/040 dated March 23, 2022 available on NSDL website.

Nomination for Eligible Trading and Demat Accounts – Extension of timelines and relaxations for existing account holders

Participants are aware that SEBI had informed that Investors opening new trading and or demat account(s) on or after October 01, 2021, shall have the choice of providing nomination or opting out nomination.

The timeline for freezing of accounts for all existing eligible trading and demat account holders who have not provide choice of nomination has been extended from March 31, 2022 to March 31, 2023.

Requirements w.r.t. re-submission of nomination details shall be optional for the existing investors who have already provided the nomination details prior to issuance of the prescribed SEBI Circular.

Existing investors who have not submitted nomination details till date and intend to submit their nomination or opt out of nomination (not to nominate any one) may also be allowed to do so by way of two factor authentication (2FA) login on the internet trading platform for Stock Brokers/Depository Participants providing such services.

The details previously required in the form - mobile number, e-mail ID and identification details of the nominee(s)/ guardian(s) of the minor nominee(s) have been made optional. The revised format of the nomination form is given in Annexure – A to SEBI circular dated February 24, 2022.

Reference: Circular No. NSDL/POLICY/2022/029 dated March 3, 2022 available on NSDL website.

Investor Charter

To make the Indian securities market more Transparent, Efficient and Investor friendly by providing safe, reliable, transparent and trusted record keeping platform for investors to hold and transfer securities in dematerialized form, an Investor Charter is framed. Demat account holders can read the Investor Charter at https://nsdl.co.in/publications/investor_charter.php.

Forthcoming Investor Awareness Programs

NSDL conducts Investor Awareness Programs (IAPs) to help investors to be aware of different aspects of investing. These programs are conducted on different topics of interest to investors and in different languages. During February - March 2022, NSDL organized / participated in 82 programs. More than 5,500 investors attended these programs.

Schedule of the forthcoming programs / webinars is published online at

<https://nsdl.co.in/Investor-Awareness-Programmes.php>.

We invite you to participate in these programs.

We shall be happy to conduct awareness program for your employees, staff, students or members. Please write to us at info@nsdl.co.in if you want any such program to be conducted. **More the education, more the prudence.**

Add/update Your Mobile Number, E-mail id and Income Range in Your Demat Account by **30th June 2022**. Contact Your DP TODAY

6 KYC Attributes Mandatory for Your Demat Account

1	NAME	2	ADDRESS	3	MOBILE NUMBER	4	VALID E-MAIL ID	5	PAN	6	INCOME RANGE
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e-mail ID can be updated through IDeAS. Visit www.eservices.nsdl.com

NOMINATE Your Loved Ones In Your Demat Account

- » Add upto three nominees
- » Make changes whenever necessary
- » Facility can also be availed online



Contact your DP today or Scan The QR Code

Knowledge Wins Contest

What are the benefits of using NSDL's SPEEDe Mobile App?

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

Nimesh Doshi - Mumbai
Sita Phitkariwala - Burdwan
Sriraghavan Duraisamy - Bengaluru
Sakshi Bhardwaj - Ghaziabad
Govindaraju Venkataraman - Kanchipuram
Ranjeet Yadav - Mumbai
Sujal Bera - Ghaziabad
Venkatarathnam Nagarajan - Chennai
Ritesh Bansal - Jaipur

Hariom Gupta - Jabalpur
Joshi Akash - Bhavnagar
Nagendra Manerikar - Sindhudurg
Naynaben Rana - Ahmedabad
Nikhil Khandelwal - East Delhi
Vishal Jain - Delhi
Nivedita Patni - Sehore
Rahul Safai - Pune
Hemang Shah - Vadodara

Lakshmanan Letchumanan - Bengaluru
Mukundan Venugopal - Bengaluru
Ramendra Khokhar - Morbi
Ravi Sharma - Jaipur
Pradnesh Mhaskar - Mumbai
Gulshan Meena - Baran
Lakshmi Narayana Chaluvadi -
Medchal Malkajiri

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Branch Offices

● Ahmedabad ● Bengaluru ● Chennai ● Gift City Gandhinagar ● Hyderabad ● Jaipur ● Kochi ● Kolkata ● Lucknow ● New Delhi

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