

Grievance Redressal System in Securities Market



Indian Securities Market - Overview



Starting Investment in Securities Market

Accounts Required



Bank Account



Trading or Broking Account



Demat Account

Many DPs offer a 3-in-1 account opening facility which gives you the convenience of opening a trading, demat and bank account – all together. Now many DPs are offering online demat account opening. Trading or Broking account is required only if you want to buy / sell shares through stock exchange.

About NSDL



1996

First Depository
in India



One of the leading Depositories in
the world

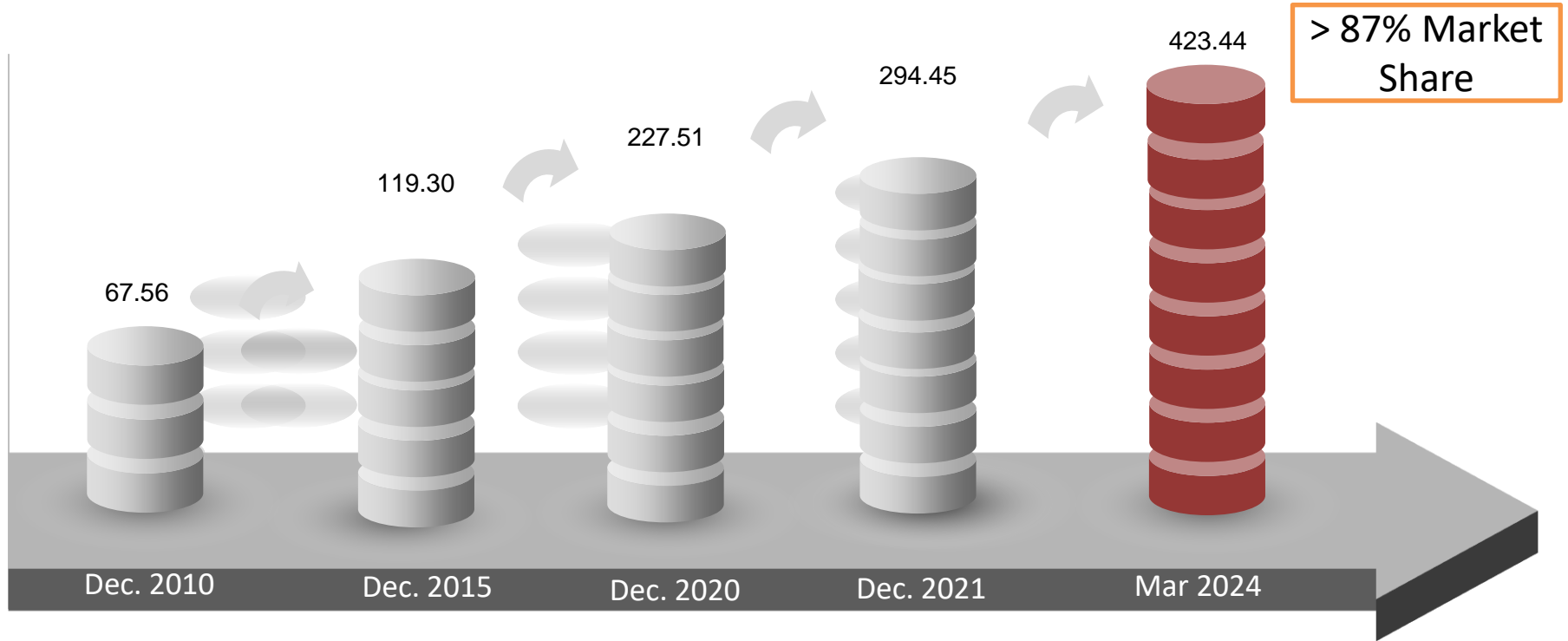


Demat accountholders present
in 99.27% of pincodes in India

Wide service network – all States
and UTs

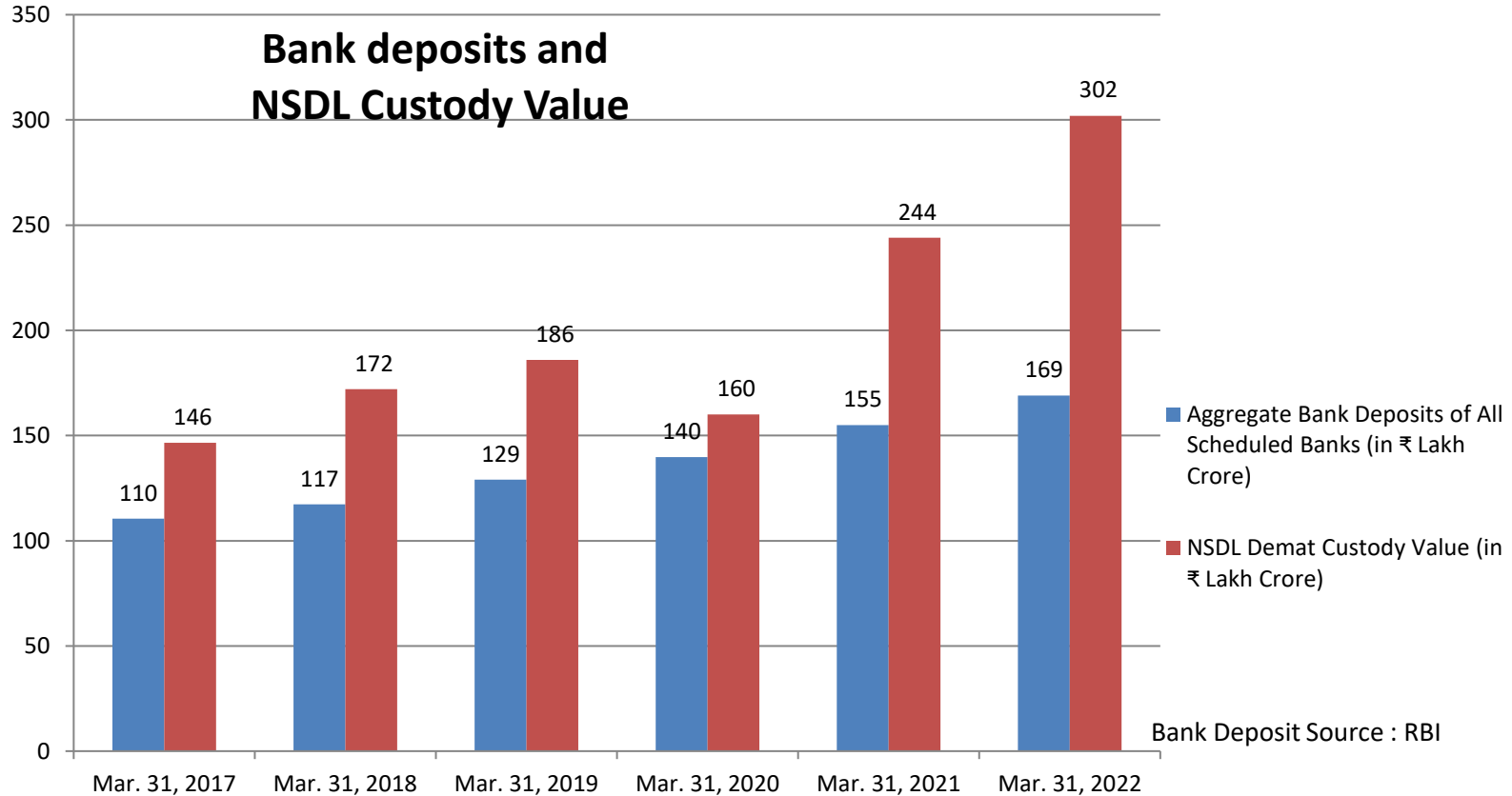
No. of Service Centres – 61,298

Growing Custody Value

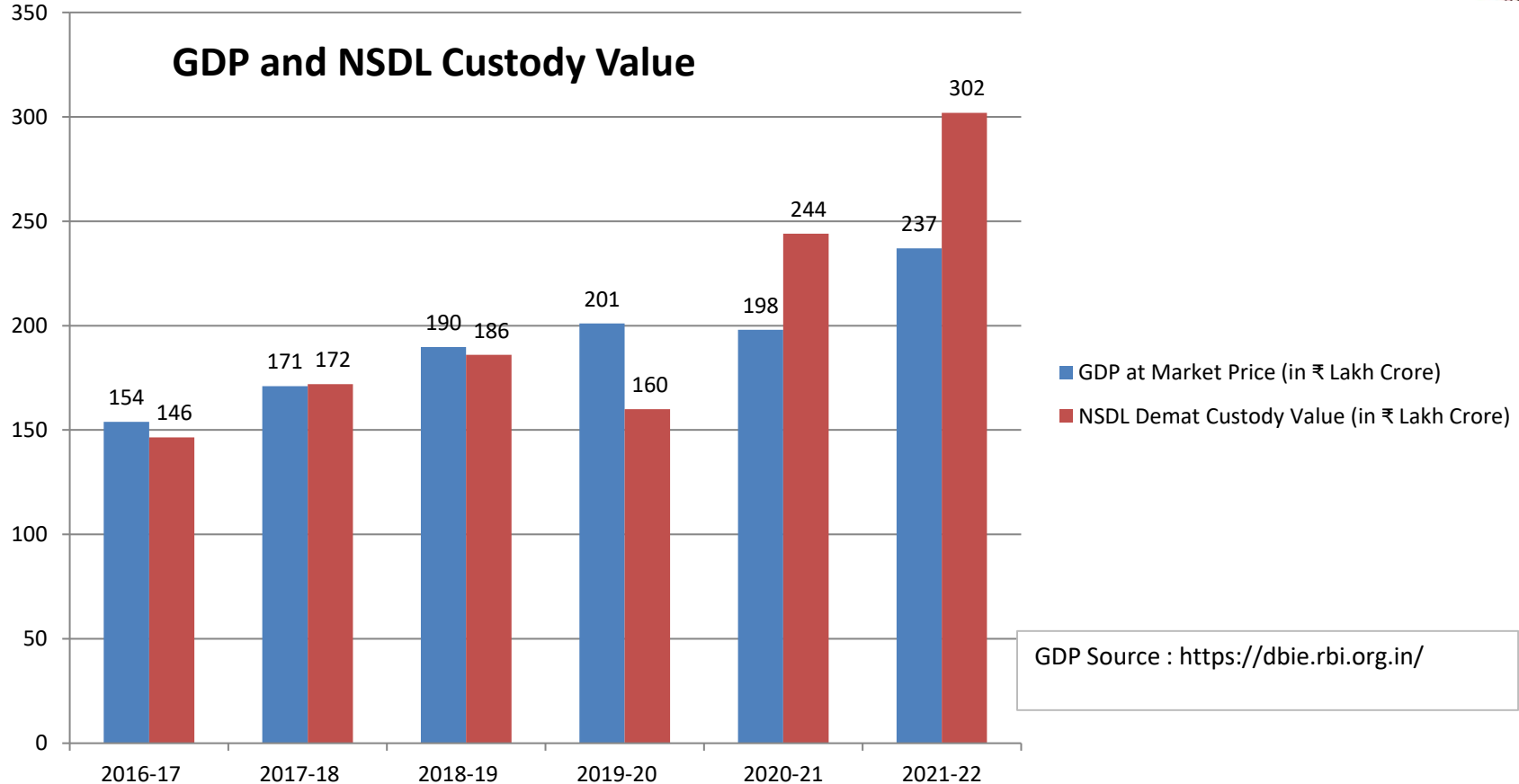


Total Value of All Assets Held In All NSDL Demat Accounts in ₹ Lakh Crore

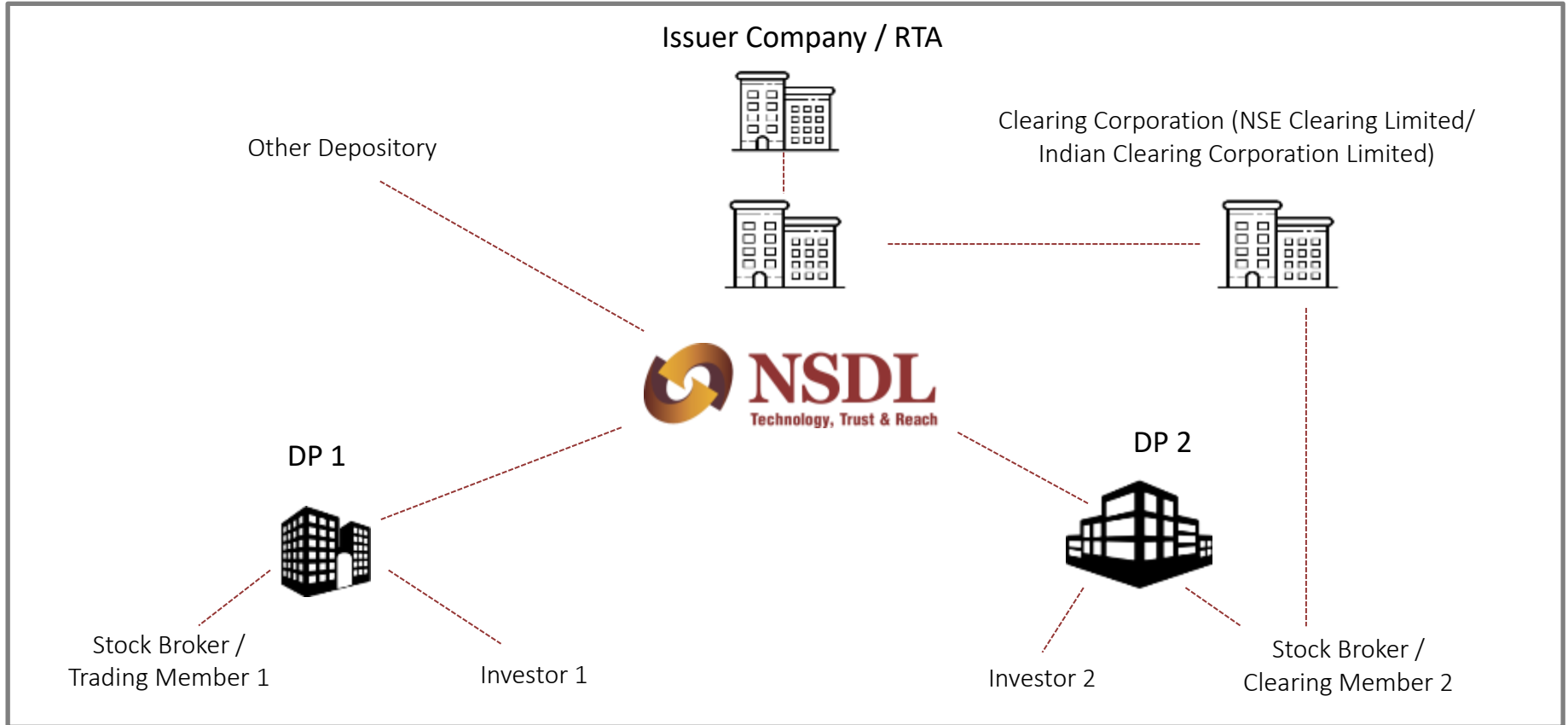
NSDL's Progress



NSDL's Progress



Indian Securities Market - Depository System



Services offered by Depository Participant



*Even unlisted shares can be dematerialized. **Transfer of securities held in physical form not allowed w. e. f. April 1, 2019. Re-lodgement of transfer deeds which were submitted prior to this, but were rejected or returned, was allowed till March 31, 2021. Shares pending for transfer with listed company / its RTA shall be issued only in demat.

Key points on Anti-Money Laundering

Legislative and Regulatory References

- Prevention of Money Laundering Act, 2002
- Prevention of Money Laundering (Rules), 2005
- SEBI Master Circular – October 15, 2019

What is Money Laundering (ML)?

- Money Laundering is “the process in which the proceeds of crime are converted and disguised as legitimate assets”

What is Anti-Money Laundering (AML)?

- Anti-Money Laundering is “the initiative to effectively prevent, detect, control and report ML activities to the authorities”

What are Suspicious Transactions?

Transactions (including attempted transactions), that may involve proceeds from a predicate offence, do not have any economic rationale, made in circumstances of unusual or unjustified complexity or gives rise to a reasonable ground of suspicion that it may involve financing of activities relating to terrorism

Key Authorities – Financial Intelligence Unit (FIU-IND), Ministry of Home Affairs and the Enforcement Directorate

Key points for all Investors

Individuals:

- Provide officially valid documents for proof of identity and address
- Furnish correct information on income, occupation, business, marital status, etc.
- Provide accurate financial information – salary or business income as applicable
- Inform about any changes to the above information
- Invest only using own sources of funds, not third party funds
- Do not fall prey to any gimmicks or schemes from anyone

Non – Individuals:

- Provide Officially Valid Documents (OVD) for proof of identity and address
- Furnish information about Beneficial Owner(s), where applicable
- Furnish all other related documents (AoA, MoA, Partnership deed, ASL, etc.)
- Provide correct information about nature and type of business
- Changes to the above information may be duly informed to DPs

Cooperate with DPs who may seek any additional information for due diligence

Be diligent and aware about various money laundering schemes

Contact your DP or broker in case of any doubts

Be a Prudent Investor



Keep record of documents signed, account statements, contract notes received and payments made. Save important emails and take periodic back up of data.

Change password of your online accounts frequently.
Never share your passwords, OTP, CVV and PIN with any one.
Never click on suspicious links received via SMS, email or social media platforms.

Read SMS, emails, letters, statements, bills sent by your broker, bank, DP and NSDL. These are sent to you to keep you updated.

Accept the DIS only if serial number is pre printed and Client ID is pre stamped or pre printed. Keep DIS in safe custody. Do not to leave the DIS “blank or signed” with the Depository Participants (DPs) or any other person/entity when not in use.

Be a Prudent Investor




Inform your DP about any change in your Personal Information such as address, bank account immediately.

Always mention your Mobile Number and email ID in account opening form and keep them updated.

NSDL publications and presentations are available in Hindi, English and other languages at www.nsdl.co.in → Education

Schedule of Awareness Programs, Registration, Feedback and Webinar Recordings are available at www.nsdl.co.in → Education

Be a Prudent Investor – Don'ts



Never deal with any unregistered or unauthorised market intermediary. Check on the SEBI's website that your stock broker / authorised person, mutual fund distributor, investment advisor are registered with SEBI.

Never invest with borrowed money. Avoid unnecessary loans and credits.

Be a Prudent Investor

**Nominate Karo - Surakshit, Samajhdaar,
aur Atmanirbhar Niveshak Bano !**



Hurry!! Last date is

June 30, 2024

NOMINATE YOUR LOVED ONES TODAY!!

Opting-in/Opting-out of nomination is mandatory in your Demat Account to avoid your account becoming inactive



SCAN TO
KNOW
MORE



SCAN TO
NOMINATE
ONLINE*

*Applicable to single demat account holder (Resident Individual) who have not opted-in/opted-out for Nomination in their demat account.

Be a Prudent Investor

Do Not Fall Prey To Stock Tips, Hot Picks etc. Circulated on Twitter, Instagram, WhatsApp, Telegram, Unsolicited SMS, YouTube Channels etc.



Be a Prudent Investor – Consult a SEBI Registered Investment Advisor and Do Your Own Homework Before Investing

Be a Prudent Investor

Do Not Invest In Any Ponzi Scheme, Unregistered Collective Investment Scheme or Any Other Schemes Promising Unrealistic Returns



Be a Prudent Investor – Consult a SEBI Registered Investment Advisor and Do Your Own Homework Before Investing

NSDL Newsletter for Investors

The Financial Kaleidoscope – Free monthly newsletter

**Invest in Women,
Accelerate progress**



www.nsdl.co.in

Education

Newsletter – The
Financial Kaleidoscope

SEBI Investor Website



<https://investor.sebi.gov.in>



Dive into Money Matters to grasp Personal Finance concepts.



Abundant Educational Resources, related to investments, including securities market



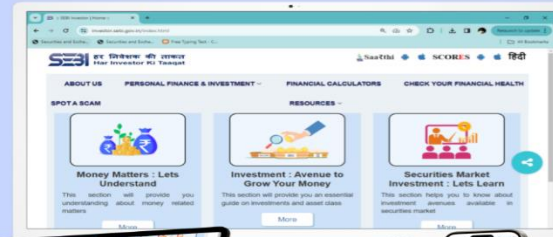
Access a range of Financial Tools and Calculators.



Evaluate your Financial Health with the easy check.

Join on a journey of informed decision-making and confident participation in the securities market.

UNLOCK THE **WEALTH OF KNOWLEDGE**
AT THE SEBI INVESTOR WEBSITE
Empower yourself in the world of investing



TO VISIT THE SEBI INVESTOR WEBSITE, SCAN THE QR CODE



Learn to Manage Your Money for Financial well-being. For more information, please visit SEBI's Investor website <https://investor.sebi.gov.in>

SEBI's Mobile App for Investor Education



SAARTHI

SEBI SCORES Education

E Everyone

 Add to wishlist



If You are holding Securities in Paper form

1. Provide PAN, KYC information and Nomination to RTA / Company for all joint holders.
2. Get PAN and Aadhaar linked for all joint holders.
3. Folio may be frozen if not complied.
4. Electronic interface provided by company / RTA for various service requests like issuance of duplicate shares, transmission, change in name etc.
5. SEBI has prescribed 'Simplified and Standard Norms' for processing of various service requests [Form ISR – 1 and other forms available on website of listed company / RTA].



Be alert.

Never click on unknown links... you may risk exposing your bank account to frauds.

Money Kumar

Beware of unknown links:

- Delete SMS/emails with unknown links immediately
- Verify details of website if it requests financial details
- Do not share personal or bank information on social media



For more details, visit <https://rbikehtahai.rbi.org.in/dp>



Issued in public interest by भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA www.rbi.org.in

DigiSaathi, 24/7 helpline for automated responses on information related to digital payment opt
Toll-Free Number: 1800-891-3333; A Short Code: 14431; Website: www.digisaathi.info



Be cautious while scanning QR codes to make payments. Be alert of online loan apps and quick-win lottery schemes

Beware of links offering:

- Unauthorised Digital Lending Apps
- Fake Lottery Schemes



- While making payments using QR code confirm the name on the screen
- Never download Lending Apps from unknown sources
- Do not share personal or bank information with unknown entities



For more details, visit <https://rbikehtahai.rbi.org.in/dp>



Issued in public interest by भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA www.rbi.org.in

DigiSaathi, 24/7 helpline for automated responses on information related to digital payment opt
Toll-Free Number: 1800-891-3333; A Short Code: 14431; Website: www.digisaathi.info



Be smart. Verify the credentials of unknown callers, investment portal sites and requests for urgent help for money through social media.

Prasidh Krishna
Indian Cricketer, RBI Employee



Beware of fraudsters:

- Do not answer calls/emails from unknown persons demanding money
- Check details of websites/Apps offering high returns
- Verify requests for urgent help for money



For more details, visit <https://rbikehtahai.rbi.org.in/dp>



Issued in public interest by भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA www.rbi.org.in

DigiSaathi, 24/7 helpline for automated responses on information related to digital payment opt
Toll-Free Number: 1800-891-3333; A Short Code: 14431; Website: www.digisaathi.info

Grievance Redressal System at NSDL

Grievances Redressal


1. Read Investor Charter at www.nsdl.co.in → Education
2. Lodge your complaint with SEBI at <https://scores.sebi.gov.in/> or SEBI Mobile App – SCORES.
3. For filing dispute for resolution by conciliation and arbitration, visit SEBI's Securities Market Approach for Resolution Through ODR (SMART ODR) Portal <https://smartodr.in/login>
4. SEBI Toll free helpline - 18002667575 / 1800227575
5. NSDL helpline - 022-48867000
6. Online submission of Grievances at www.nsdl.co.in → Query related to Demat
7. NSDL email for grievance - relations@nsdl.com
8. NSDL email for other information - info@nsdl.com




Online Submission of Grievance at NSDL

[Home](#) : [About Us](#) : [Downloadables](#) : [Investors](#)

Investors

 [Post your complaints / queries to NSDL](#)





 To post your complaint to SEBI Complaints Redress System (SCORES), [Click here](#)

Download SEBI SCORES Mobile App  [Apple App store](#)  [Google Play Store](#)

 [Securities Market Approach for Resolution Through ODR Portal](#)

 [Disclosure of investor complaints, arbitration details and penal actions against Depository Participants](#)

 [Disclosure of regulatory orders by Depository and arbitration awards](#)

 [Standard Operating Procedure \(SOP\) for reversal of Erroneous Transfer \(OTP challenge Cases\)](#)

 Post your complaints w.r.t informing market manipulation/fraudulent activities on email id: report-mktmanipulation@nsdl.com

Online Submission of Grievance at NSDL

Grievance Redressal Portal



Knowledge Base



IN Investors

Investors

5 Articles - 5 Sections

Online Submission of Grievance at NSDL

Complaint Details

I have a Complaint * I have a Query *

Name of Account Holder * PAN of Investor

DP ID* DP Name

Client ID* Type of Complaint*

Complaint Sub Type* Name*

Queries/Comments/Details Of Complaint*

(Please give complete details of complaint/your query so that we can effectively respond you)

Online Submission of Grievance at NSDL

Query/Complaint Form

Complaint Details

I have a Complaint * I have a Query *

Name of Account Holder * PAN of Investor

DP ID* DP Name

Client ID* Type of Complaint*

(See Below)

- Account Opening Related - (I)
- Demat / Remat Related - issuer - (II-a)
- Demat / Remat Related - DP - (II-b)
- Transaction Statement Related - (III)
- Charges Related - (V)
- Delivery Instruction Related (DIS) - (VI)
- Account Closure related - (VII)
- Manipulation / Unauthorised action related - (VIII)
- Company / RTA related - (IX)
- others - (X)
- CAS (Content related) - (XI)
- CAS (Servicing related) - (XII)
- CAS (Other issues related) - (XIII)
- Improper Services Related - (IV)
- UCC Related (Heading) - (XIV)

Account Opening Related - (I) ▼

Complaint Sub Type* Name*

Queries/Comments/Details Of Complaint*

Online Submission of Grievance at NSDL

Query/Complaint Form

Address Line 1	<input type="text"/>	Address Line 2	<input type="text"/>
Address Line 3	<input type="text"/>	Address Line 4	<input type="text"/>
City	<input type="text"/>	State	<input type="text" value="(See Below)"/>
Zip/Pin Code	<input type="text"/>	Telephone*	<input type="text"/>
E-Mail*	<input type="text"/>	Country	<input type="text"/>
		Facsimile(Fax)	<input type="text"/>
Select the area in which you have any queries/ comments and provide the following details	<input type="text" value="(See Below)"/>	Upload File	<input type="button" value="Choose File"/> No file chosen
			Note:Attachment allowed in PDF only - upto size 1MB.
<div style="border: 1px solid black; padding: 5px; display: inline-block;">D f d t 8 H h <input type="button" value="Change"/></div> <input type="text"/>			
<input type="button" value="Submit"/>		<input type="button" value="Clear"/>	

Online Submission of Grievance at NSDL

- Your grievance shall be attended and response will be sent by email to you.
- In case, you wish you may Lodge your complaint with SEBI at <https://scores.sebi.gov.in/>
- SEBI helpline - 1800 266 7575 / 1800 22 7575 (Toll free) / SEBI Mobile App

Grievance Redressal System at SEBI

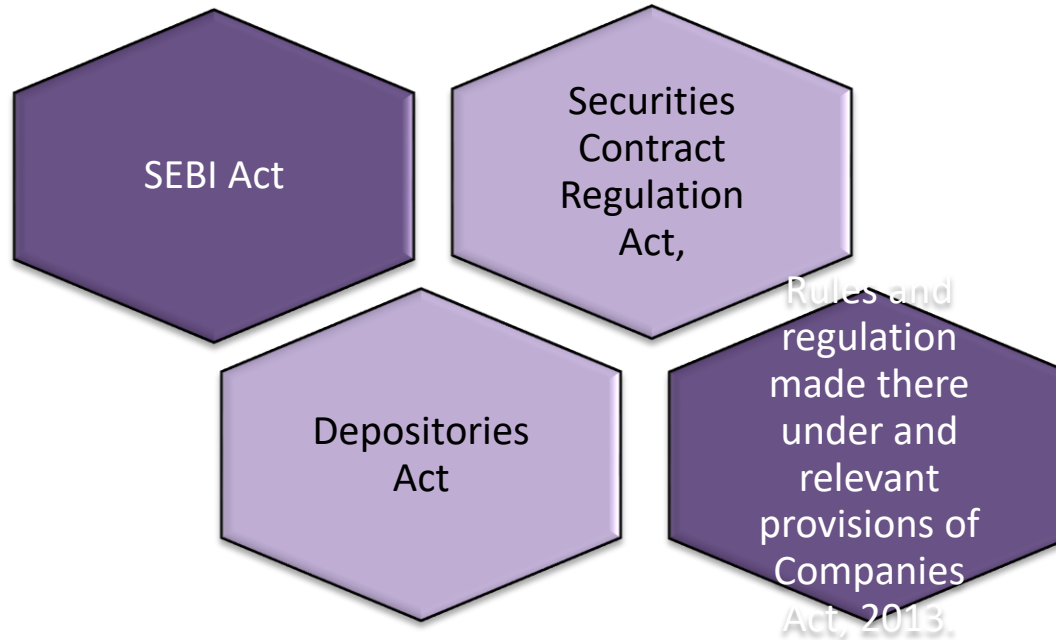


SEBI COmplaints REdress System (SCORES)

- SEBI has launched SCORES 2.0 version w.e.f. **April 1, 2024**
- SCORES platform: <https://scores.sebi.gov.in/>
- Online platform for investors to lodge their complaints related to securities market.
- Complaints against listed companies and SEBI registered intermediaries
- Status of every complaint:
 - Can be viewed online in the SCORES website
 - Can be obtained from toll free helpline
- Entity/Investor can seek/provide clarification on complaint online
- Unique complaint registration number for future reference and tracking.
- All complaints received by SEBI against listed companies and SEBI registered intermediaries are dealt through SCORES.



Complaints arising out of issues that are covered under:





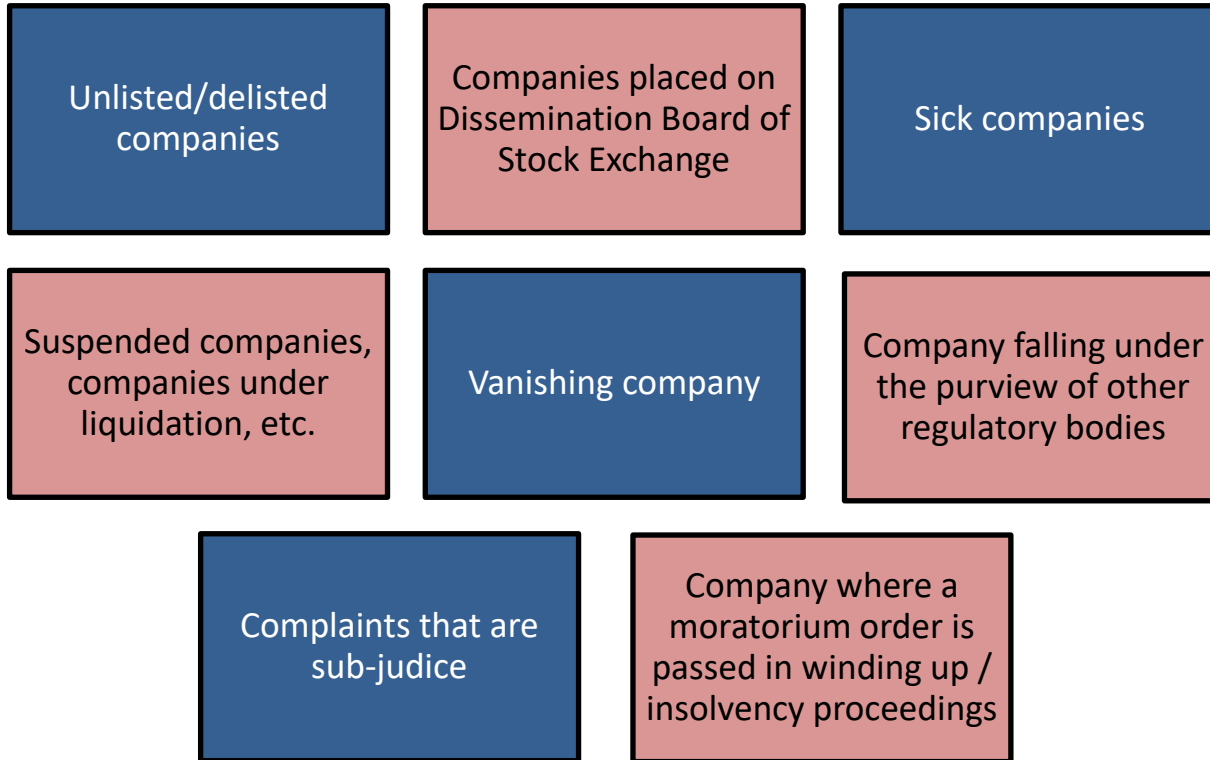
Matters not considered as complaints in SCORES



- Complaint not pertaining to investment in securities market
- Anonymous Complaints (except whistleblower complaints)
- Incomplete or un-specific complaints
- Allegations without supporting documents
- Suggestions or seeking guidance/explanation
- Not satisfied with trading price of the shares of the companies
- Non-listing of shares of private offer
- Disputes arising out of private agreement with companies/intermediaries
- Matter involving fake/forged documents
- Complaints on matters not in SEBI purview
- Complaints about any unregistered/ un-regulated activity

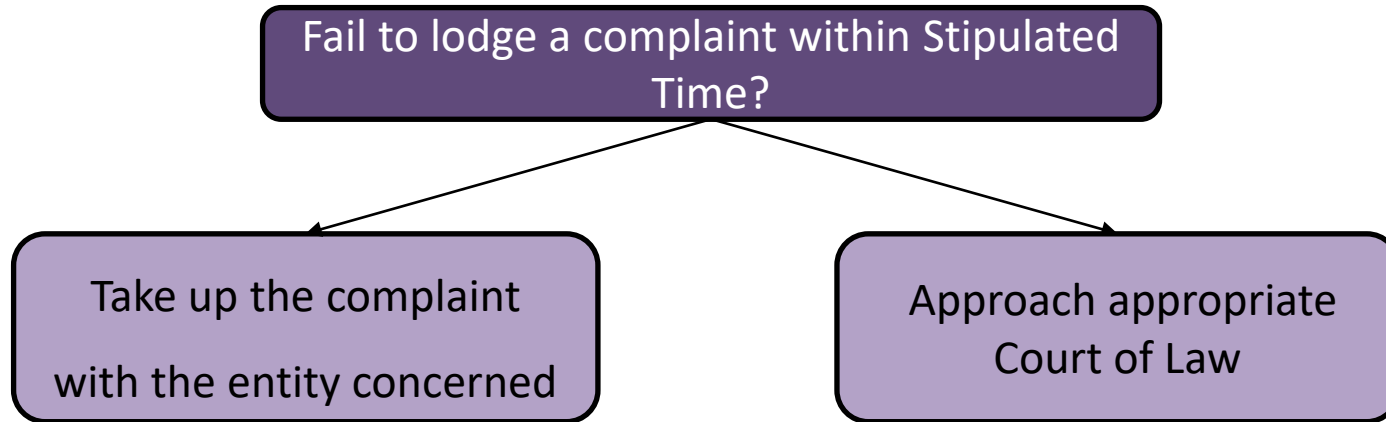


Complaints against companies that cannot be dealt on SCORES



Lodging complaint in SCORES

- Lodge a complaint on SCORES within **three (03)** years from the date of cause of complaint.





Lodging complaint in SCORES

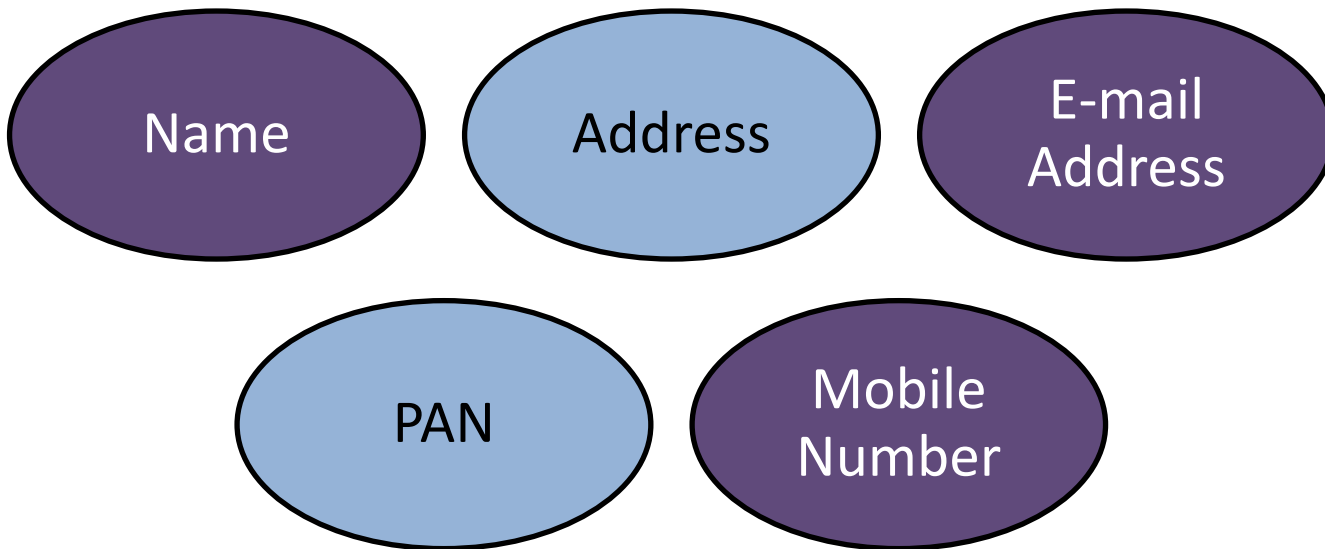


- Investor may lodge complaint on SCORES within three (03) years from date of cause of complaint, where;
 - Investor has approached listed company or registered intermediary for redressal of complaint and,
 - Concerned listed company or registered intermediary rejected the complaint or,
 - Complainant hasn't received any communication from listed company or intermediary concerned or,
 - Complainant is not satisfied with reply given to him or redressal action taken by the listed company or an intermediary.



Mandatory information required

- For lodging a complaint in SCORES, following personal information has to be mandatorily provided by investors/complainants:





How to lodge complaint online in SCORES?

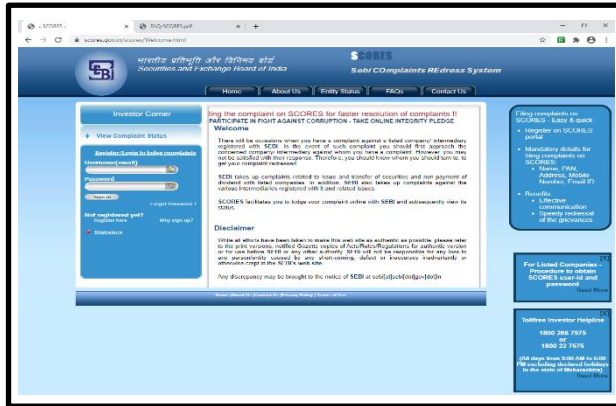


Visit SEBI SCORES website.

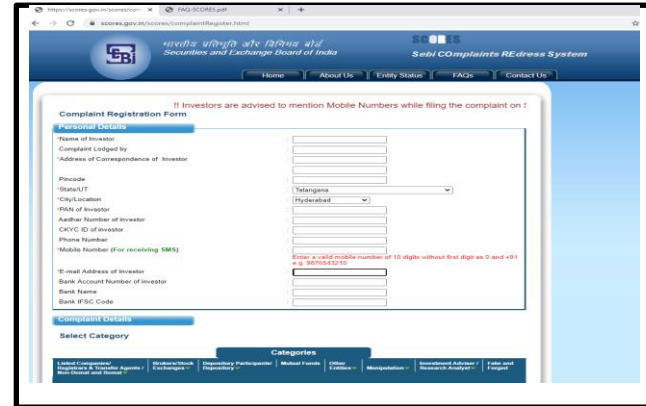


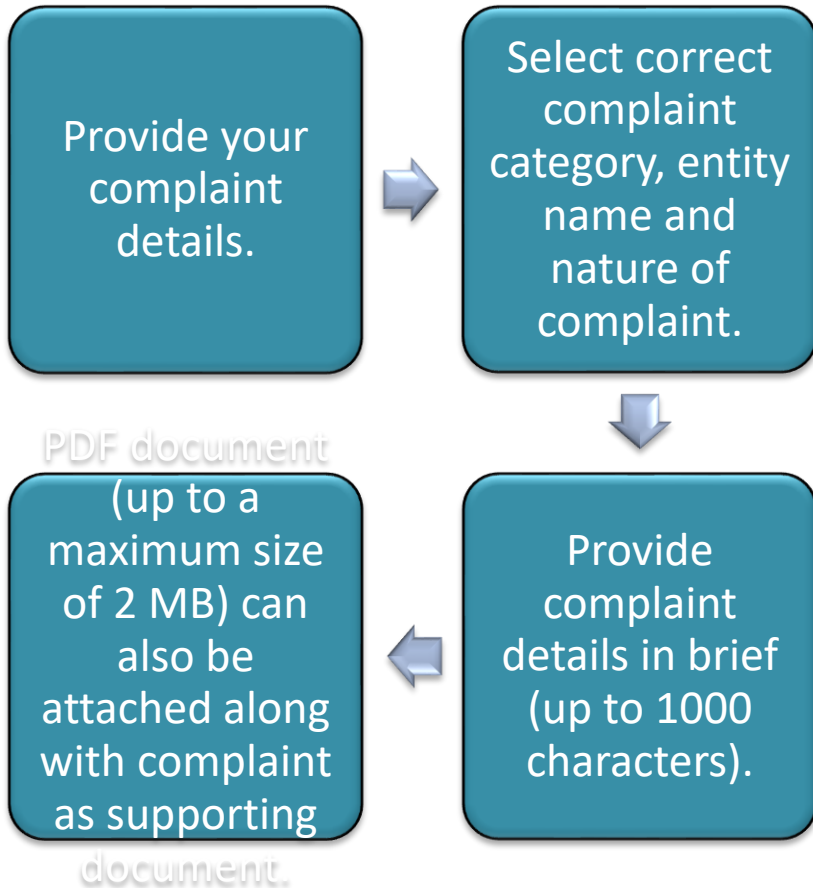
Register on SCORES before lodging a complaint.

SCORES Website Homepage



SCORES Complaint Registration Form





Complaint Details

Complaint Details

Select Category

Categories							
Listed Companies/ Registrars & Transfer Agents / Non-Demat and Remat	Brokers/Stock Exchanges	Depository Participant/ Depository	Mutual Funds	Other Entities	Manipulation	Investment Adviser / Research Analyst	Fake and Forged

* Have you lodged a complaint with the concerned intermediary / listed company for redressal of your complaint? Yes No

* Selected Category : Refund/Allotment/ Dividend/Transfer/ Bonus/Rights/ Redemption/Interest

* Enter Company Name :


* Designated Stock Exchange :

* Nature of Complaint Related to : Refund/Allotment/ Dividend/Transfer/ Bonus/Rights/ Redemption/Interest

Issue Transfer Corporate Benefits Interest for delay Debt/Bond Other Complaints

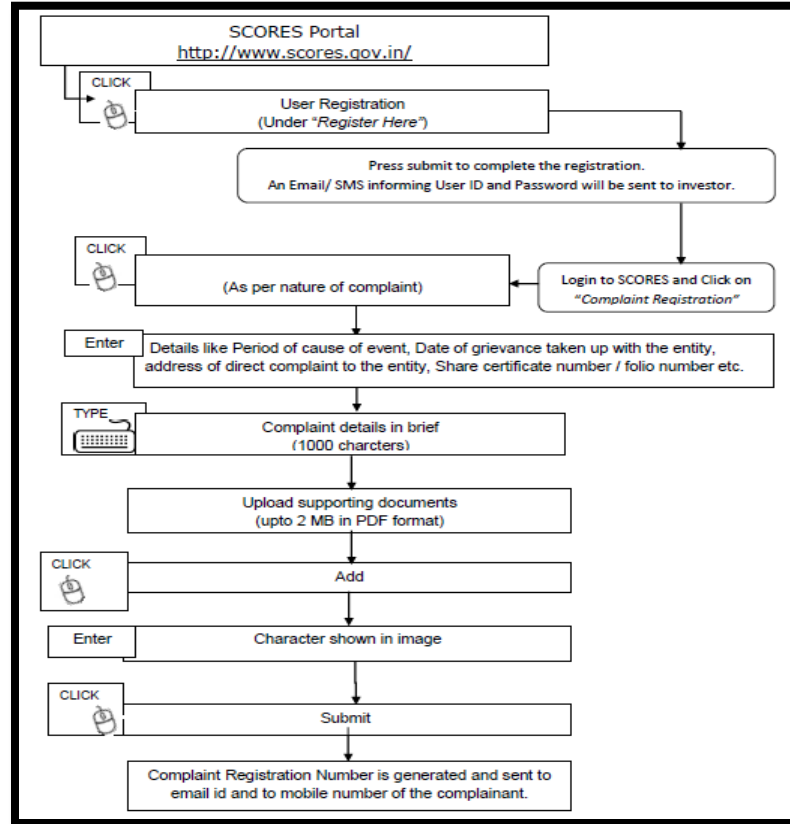
Type of Securities (eg. shares/debentures etc. or name of the scheme pertaining to mutual fund) :

Mode of Holding Securities : Physical Demat



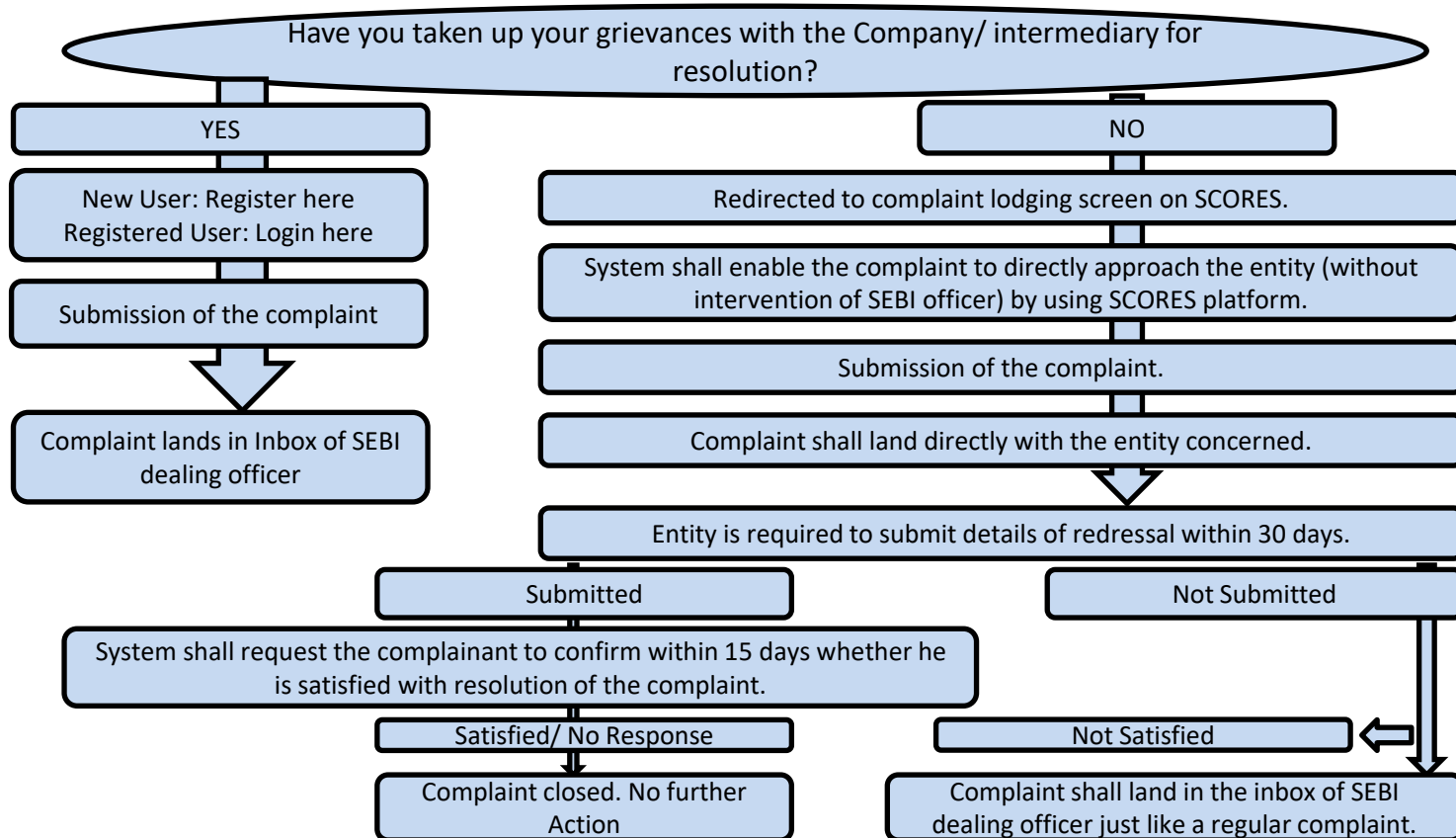
Can't read? Try different words. Enter the characters as shown in the image

How to lodge complaint online in SCORES?





How are investor complaints handled? – Existing (Effective from August 01, 2018)



Scenarios when SEBI disposes off complaints

On receipt of satisfactory action taken report along with supporting documents, if any, from the concerned entity responsible for resolving the complaint.

On failure by the investor/complainant to give complete details/documents required for redressal of their complaint within the prescribed time.

When the concerned entity's case is pending with court/ other judicial authority.



Entity Status in SCORES Website



Entity Status:

- Available in entity status tab in SCORES Website.
- Gives information regarding listed companies, SEBI registered intermediaries, CIS, etc.

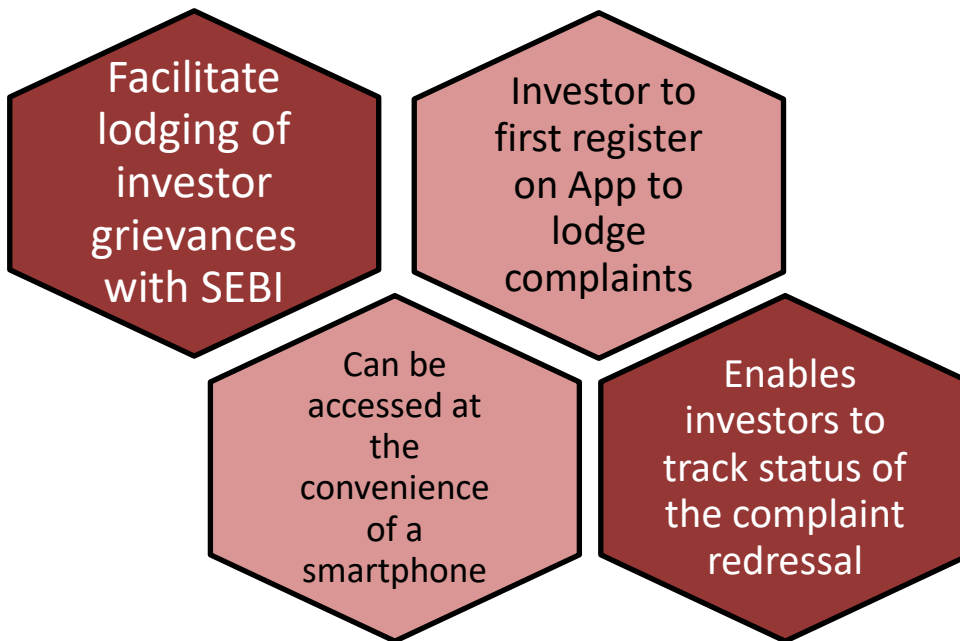
The screenshot shows the SCORES website interface. The top navigation bar includes 'Home', 'About Us', 'Entity Status', 'FAQs', and 'Contact Us'. The main content area is titled 'Search Entity Status' and features a search form with a dropdown menu for 'Select Entity' set to 'Listed Companies'. The search input field contains 'Tata Consultancy Services L'. Below the search bar, the following details are displayed:

Company Name	: Tata Consultancy Services Ltd
Company Status	: LISTED
Company Address	: NIRMAL BUILDING, 9TH FLOOR, NARIMAN POINT, MUMBAI 400021
State of Company	: Maharashtra
Previous Name(s)	: BSE:: NSE:: SCR: TATA INFOTECH LTD
Exchange Status	: BSE:Active; NSE:Active; BSE:Amalgamation with Tata Consultancy Services Ltd.
Registrar Name	: TSR DARASHAW LIMITED
Registrar Address	: 6-10 HAJI MOOSA PATRAWALA IND. ESTATE 20 DR E MOSES ROAD, MAHALAXMI MUMBAI 400011
Designated Stock Exchange	: Maharashtra Bombay Stock Exchange Ltd.

A disclaimer is provided at the bottom of the search results: "Disclaimer: The above information is provided based on the data collected from the Stock Exchanges or from the website of Ministry of Company affairs as a service to investors. SEBI will not be responsible for any loss to any person/entity caused by any short-coming, defect or inaccuracy inaccuracy or otherwise crept in the SEBI's web site. Any discrepancy may be brought to the notice of SEBI at [sebi\[at\]sebi\[dot\]gov\[dot\]in](mailto:sebi[at]sebi[dot]gov[dot]in). Asterisk(*) indicates non-authenticated company".



SEBI SCORES App

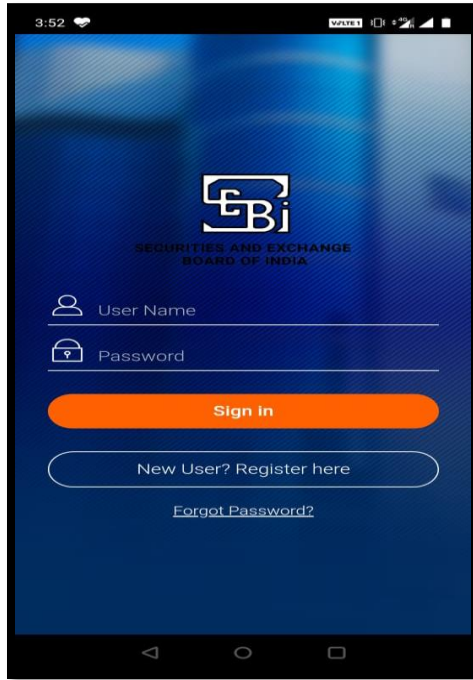




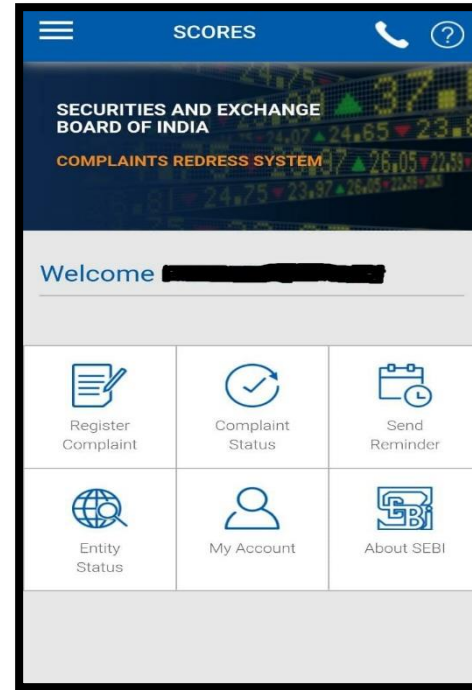
SEBI SCORES App



SCORES APP login page



SCORES Home page





SEBI SCORES App



Register Complaint

← REGISTER COMPLAINT

Enter Your contact details

*Name of Investor:

Complaint Lodged by:

*Address of Correspondence of Investor:

City/Location:

Pincode:

*State/UT:
ANDAMAN AND NICOBAR ISLANDS

PAN of Investor:

PAN is mandatory for Stock Broker & Sub Broker Complaints

Aadhar Number of Investor:

Register Complaint

← Register Complaint

Complaint Type Add Details Review Complaint & Submit

1 2 3

Select your complaint category

Listed Companies/ Registrars to an Issue/Share Transfer Agent /Non-Demat and Remat

Brokers/Stock Exchanges

Depository Participants/ Depository

Mutual Funds

Other Entities

Manipulation

Investment Adviser/ Research Analyst

Fake and Forged



SEBI Toll Free Helpline



➤ **SEBI Toll Free Helpline Numbers:**

1800 266 7575

1800 22 7575



➤ **Operational hours:** 9:00 a.m. to 6:00 p.m.

[except public holidays declared in the state of Maharashtra]

➤ **Languages:** 8

[English, Hindi, Bengali, Gujarati, Marathi, Kannada, Telugu and Tamil]

➤ **Objective:** Facilitating replies to various queries of general public on matters relating to securities market



Regulators/Authorities for grievances not dealt by SEBI



Regulators/ Authorities	Grievances pertaining to
Reserve Bank of India (RBI)/ Banking Ombudsman	<ul style="list-style-type: none">- Banks deposits and banking products- Fixed Deposits and other matters with Non-Banking Financial Companies (NBFCs)- Primary Dealers
Ministry of Corporate Affairs(MCA)	<ul style="list-style-type: none">- Deposits u/s 73 & 74 of Companies Act, 2013- Unlisted companies- Mismanagement of companies, financial performance of the company, Annual General Meeting, etc.- Nidhi Companies- Companies struck off from RoC- Vanishing Company.- All matters as delegated under overriding powers under Companies Act 2013- Sick companies or a company where a moratorium order is passed in winding up- Companies under liquidation



Regulators/Authorities for grievances not dealt by SEBI



Regulators/ Authorities	Grievances pertaining to
Insurance Regulatory and Development Authority of India (IRDAI)	- Insurance Companies / Brokers / Agents/ Products and Service
Pension Fund Regulatory and Development Authority (PFRDA)	- Pension funds
Competition Commission of India (CCI)	- Monopoly and anti-competitive practices
National Housing Bank (NHB)	- Housing Finance Companies
Insolvency and Bankruptcy Board of India	- Companies where insolvency proceedings has started
Respective Stock Exchange	- Complaints against suspended companies

Be a Prudent Investor



Happy Investing

Demat Ki Paathshala - An initiative by NSDL for Investor Education

Follow us on



The background features a light blue and white color scheme with various data visualization elements. On the left, there's a grid of blue dots forming a shape, with the number '25468132' below it. In the center, there are several numerical values: '0.332548', '0.3548621', and '0.89521453'. On the right, there's a blue arrow pointing right. The bottom right corner shows a bar chart with blue bars of varying heights. The overall theme is data and technology.

THANK YOU

We welcome your feedback and suggestions about this program at www.nsdل.com.in /
info@nsdl.com