

Introduction to Securities Market



What are Securities?

1. Equity Shares
2. Preference Shares
3. Debentures / Bonds
4. Mutual Fund Units
5. Government Securities
6. Others

What are not Securities?

1. Fixed deposit with banks or companies
2. Insurance policies
3. Provident Fund / Public Provident Fund

What is Securities Market?

1. Market is a place where things are bought and sold.
2. Securities market is a market where securities are bought and sold.
3. There are various participants / agents / entities and products in the securities market.
4. Securities Market is part of Capital Market.

Why is Securities Market essential?

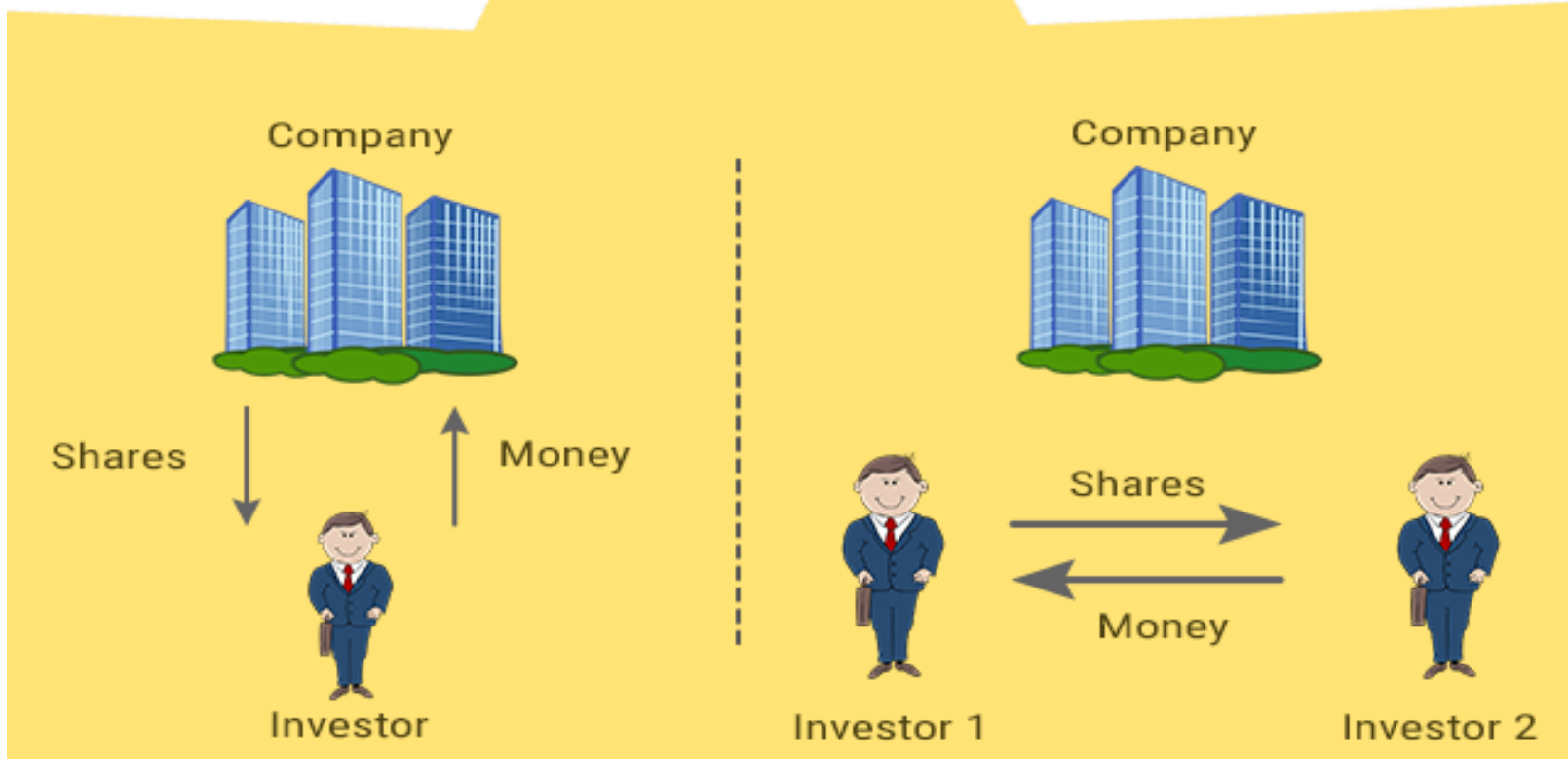


1. Provide opportunity for entrepreneurs to raise capital for business.
2. For investors, stock markets provide a way to invest money and exit when they want.

Primary and Secondary Market

Primary market

Secondary market



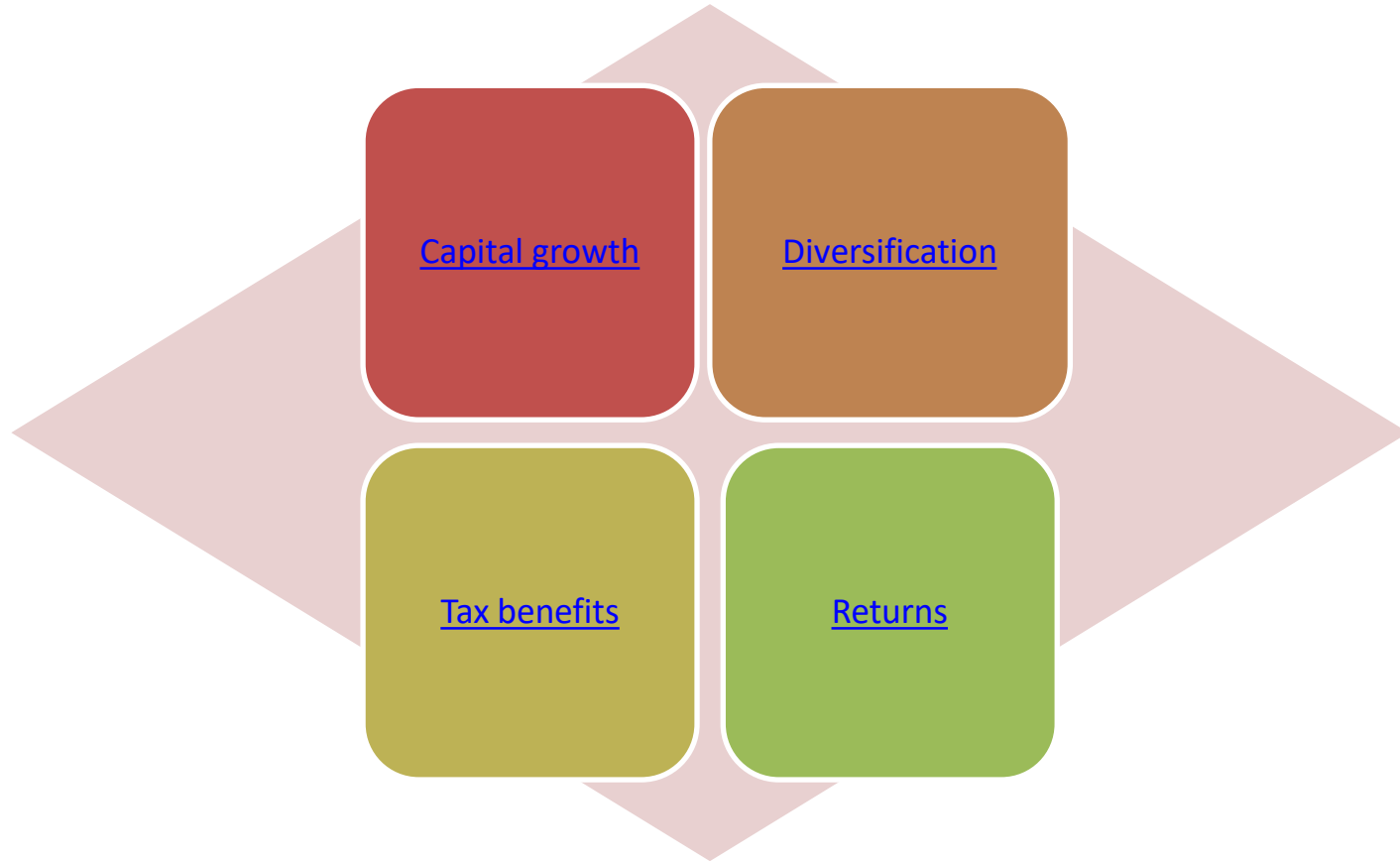
Why Do We Invest?

Investment is necessary to support your financial needs when you do not earn money.

1. By investing a portion of your income you allow money to grow and work for you.
2. 3 parameters to assess suitability of any investment avenue are –
 - i. Return potential
 - ii. Safety
 - iii. Liquidity
3. Various avenues where money can be invested, are broadly classified into some groups, known as 'Asset Class'. Stocks or Equity shares are most popular class of assets.



Why to invest in Securities?



Benefits of Investing Early

Starting investing early will not only make it easier to build wealth but also increase the probability of reaching financial stability at an early age.



Power of compounding:

In simplest terms, compounding interest means interest on interest. Each time you earn interest on your principal, it is added to the original amount, which then becomes the principal for the next cycle.

This allows exponential growth for your interest.

Benefits of Investing Early

	Early Investor	Late Investor
Age	25 years	35 years
Amount Invested / Month	₹ 5,000	₹ 5,000
Rate of Return	6% pa	6% pa
Total Investment	₹ 21 Lakh	₹ 15 Lakh
Amount at the age of 60 years	₹ 71.59 Lakh	₹ 34.82 Lakh

Benefits of Investing Early

1. There are a lot reasons why starting early is a good idea.
2. Basically, starting early can help you achieve financial independence, fulfil your dreams, and retire early, if you so wish.



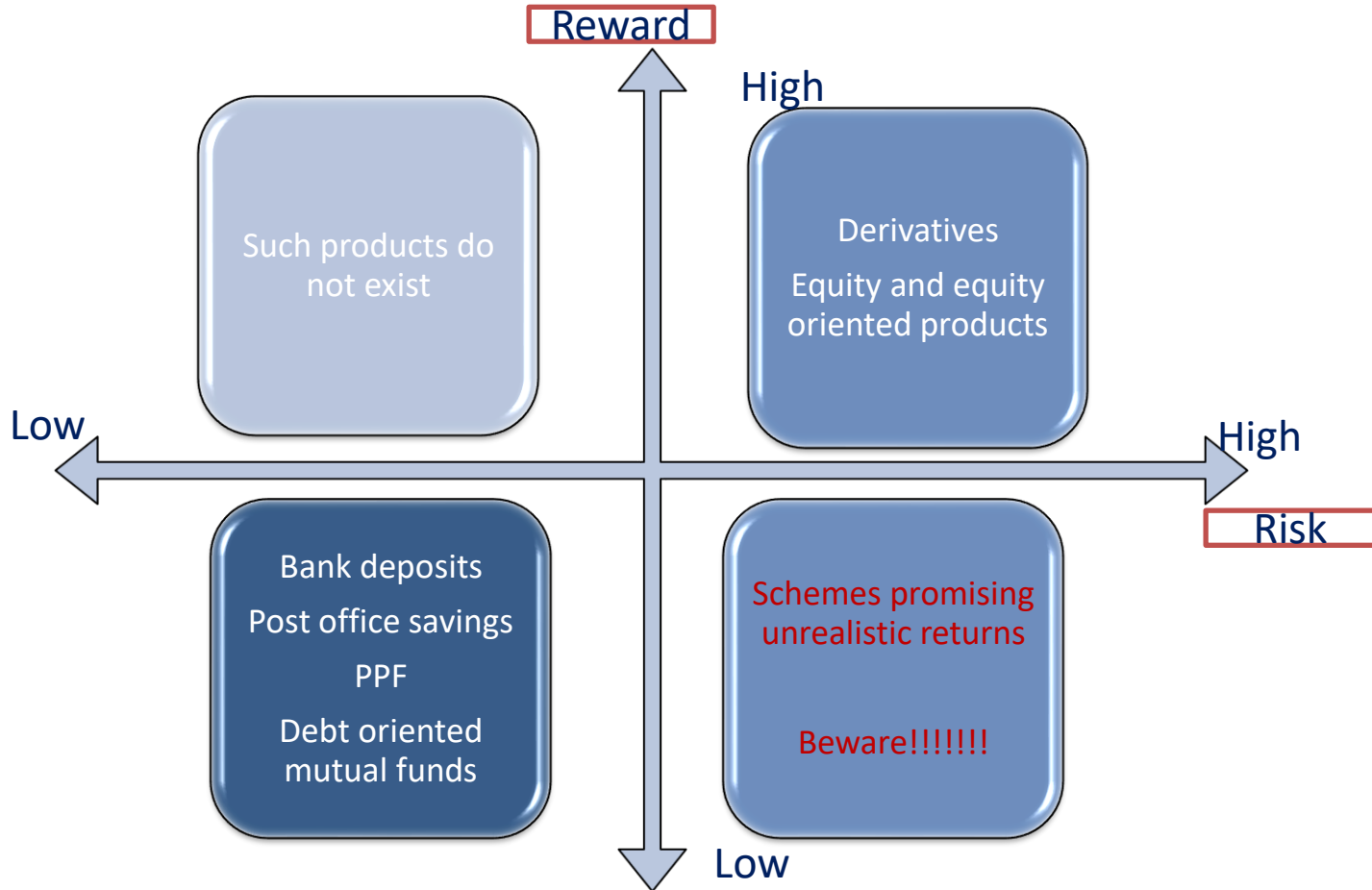
How to choose a Security for investment?

Three important considerations for any product



The degree of important of three components varies from person to person.

Risk – Reward Relationship



Indian Securities Market - Overview



Role of Depositories



1. Depositories are institutions which hold your securities (Shares, bonds, debentures, Mutual Fund Units etc.) in electronic form.
2. They are responsible and accountable for safe-keeping of your securities and keep a record of your holdings and transactions in securities.
3. Depository interacts with its clients or investors through its agents, called Depository Participants (DP).
4. To avail the services provided by a Depository, one needs to open Depository account, also known as Demat account, with any DP.

About NSDL



1996

First Depository
in India



One of the leading Depositories in
the world

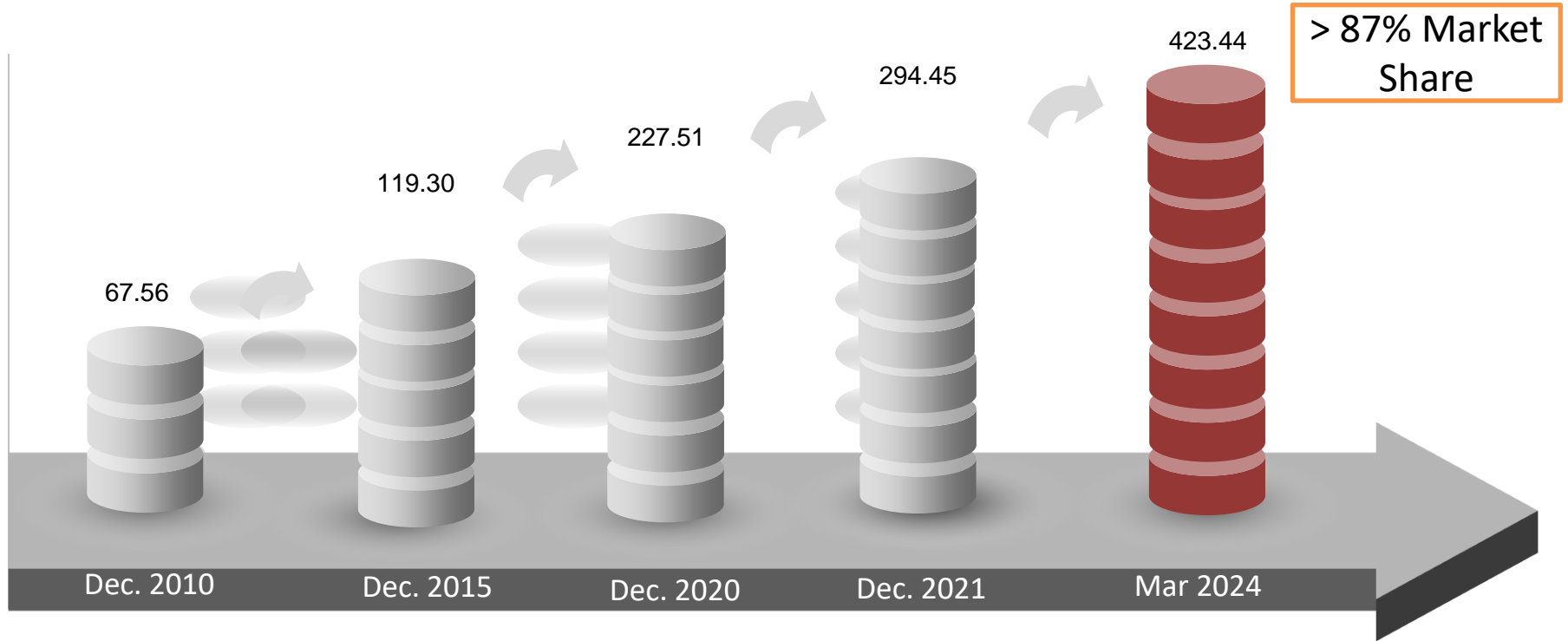


Demat accountholders present
in 99.27% of pincodes in India

Wide service network – all States
and UTs

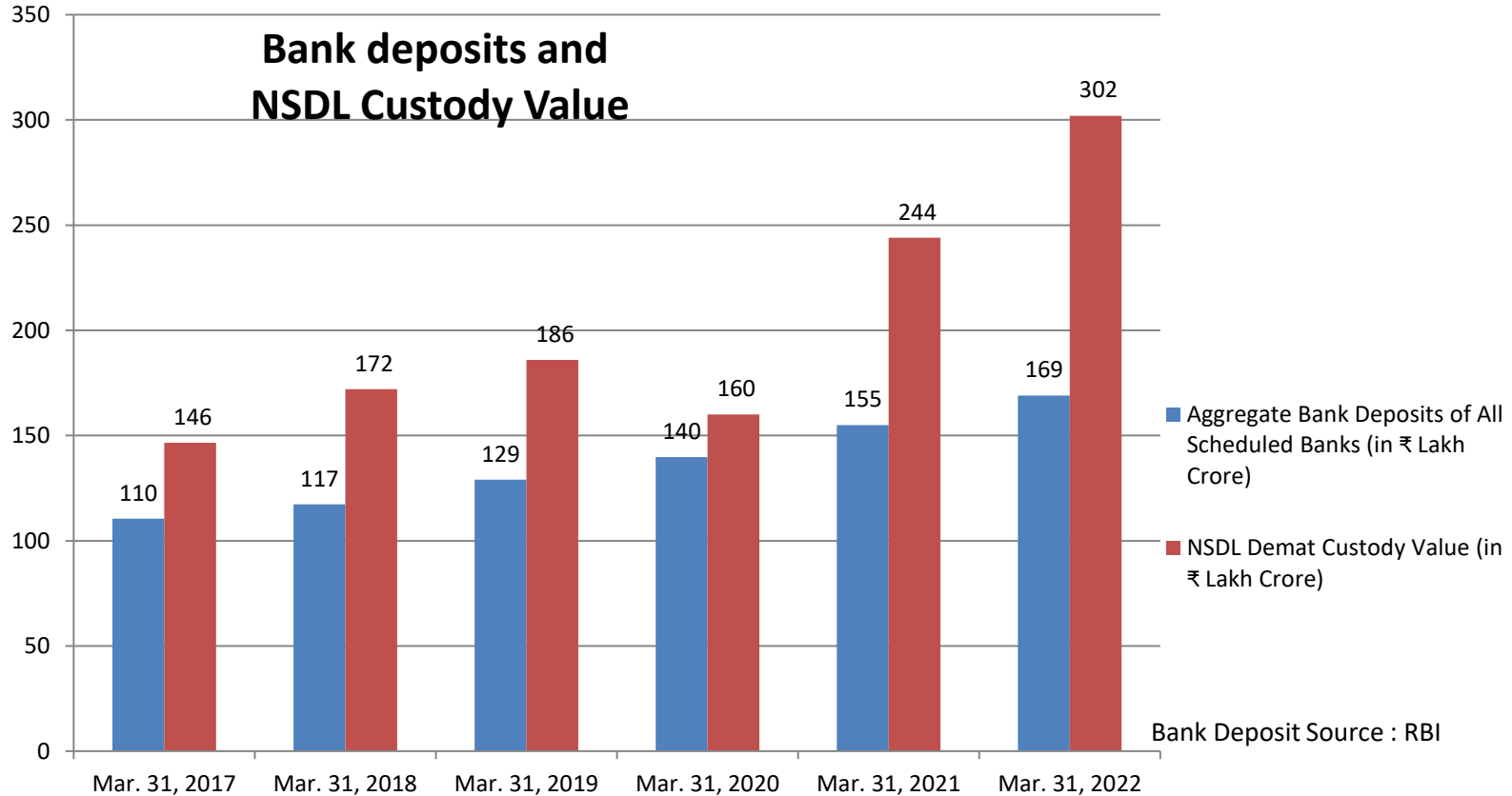
No. of Service Centres – 61,298

Growing Custody Value

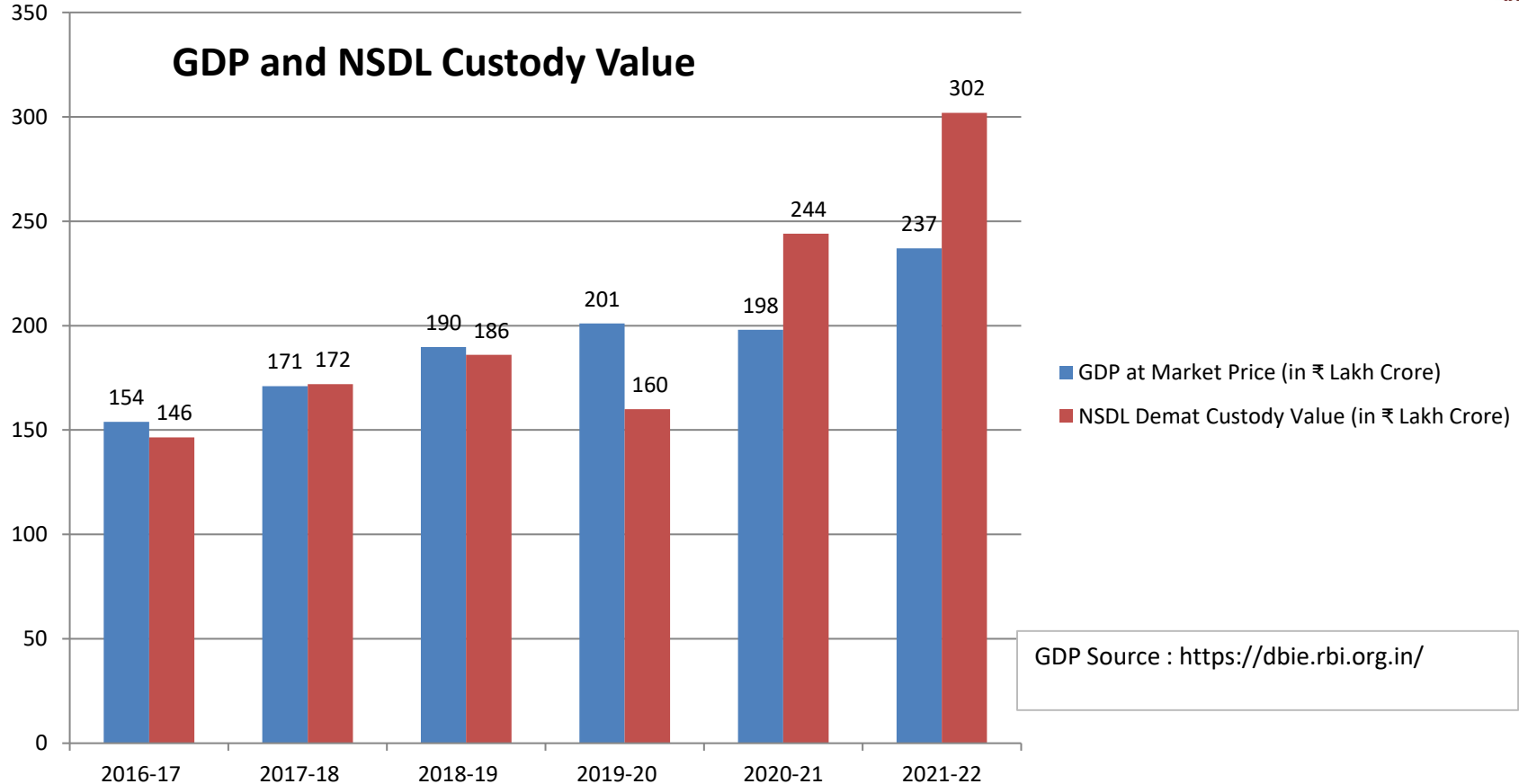


Total Value of All Assets Held In All NSDL Demat Accounts in ₹ Lakh Crore

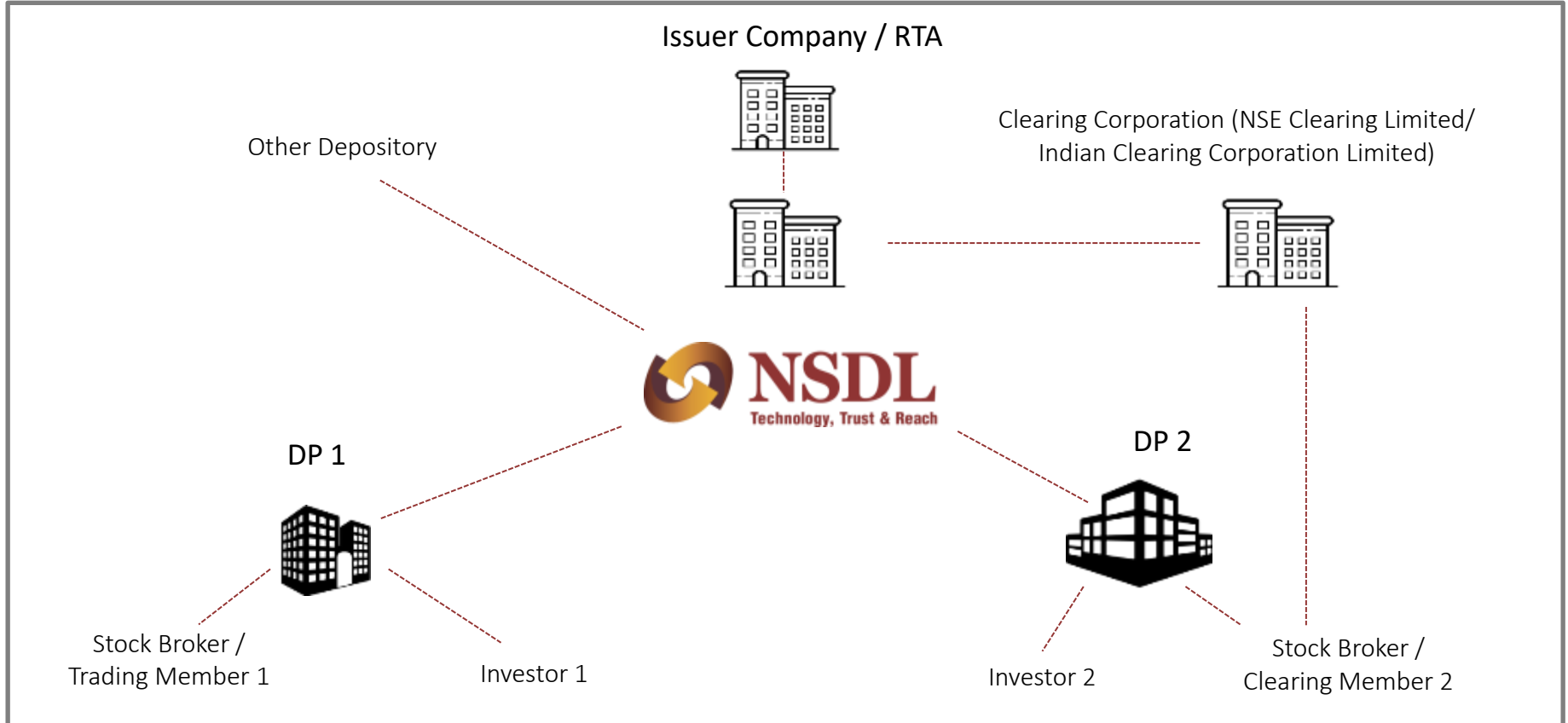
NSDL's Progress



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 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

Use of your Demat Account

1. Apply for IPOs, NFOs and receive allotment directly in demat account by mentioning your DP ID and Client ID in application or subscription form.
2. Receive corporate benefits (bonus, rights etc.).
3. Cash benefits like dividend, interest or maturity amount payable on bonds etc. are credited directly in linked bank account. Keep your bank details updated in demat account.
4. Ease in getting finance against your investments through Loan Against Shares / Digital LAS.
5. Participate in Securities Lending and Borrowing Scheme.

NSDL Consolidated Account Statement

Page 2 NSDL Consolidated Account Statement

Summary Holdings Transactions Your Account About NSDL

This is a Dummy CAS and the entire data is fictitious

CAS ID: 200000002

CTS Rubber Tubes Limited

30/1/42,

Eastern Complex, Tower - A,

Andhri Kuria Road, Andhri (W)

Mumbai

PIN/CODE - 400009

Statement for the period from 01-Jul-2015 to 31-Jul-2015

YOUR CONSOLIDATED PORTFOLIO VALUE

₹ 83,274.00 | Summary

Net Debt Based on current market prices

in the Right Name of

CTS Rubber Tubes Limited (PVA1-WF020111133)

Account Type	Account Details	No. of ISIN / Schemes	Value in ₹
NSDL Demat Account	Western Bank Ltd DP ID: NSDL116 Client ID: 11215483	7	83,274.00
NSDL Demat Account	Saha & Saha Share Traders Ltd DP ID: NSDL054 Client ID: 42831368	0	0.00
NSDL Demat Account	Saha & Saha Share Traders Ltd DP ID: NSDL054 Client ID: 34848420	0	0.00
NSDL Demat Account	Cityeq Bank Ltd DP ID: NSDL000 Client ID: 11110432	0	0.00
Mutual Fund Folio	1 Folio	1	0.00
		Total	83,274.00
		Grand Total	83,274.00

CTS RUBBER TUBES LIMITED

₹ 83,274.00 | Holdings

Summary of value of Holdings of CTS Rubber Tubes Limited



PORTFOLIO COMPOSITION

NET GAIN	Value in ₹	%
Equities (E)	83,274.00	100.00%
Preference Shares (P)	0.00	0.00%
Mutual Funds (MF)	0.00	0.00%
Corporate Bonds (C)	0.00	0.00%
Money Market Instruments (M)	0.00	0.00%
Securitized Instruments (S)	0.00	0.00%
Government Securities (G)	0.00	0.00%
Fixed Income Options (O)	0.00	0.00%
Mutual Fund Folio (F)	0.00	0.00%
Total	83,274.00	100.00%

Introduced through budget announcement in 2014

Unique concept to show all investments at one place

Includes investment in different securities across demat accounts and mutual fund folios

Latest portfolio composition and valuation

Register / Update your email ID at www.nsdldcas.nsdli.com to get e-CAS regularly

NSDL's Investor Centric e-Services

- View transactions, holdings and valuation
- Subscribe to CAS
- Update email ID for CAS
- View and download 12 past CAS
- Participate in e-Voting

Facility for shareholders to vote electronically on resolution of companies, Anytime, Anywhere



*Free for all demat account holders

- View holdings and valuation
- e-Voting
- Submit delivery instruction
- Confirm e-DIS and off Market Instruction (OTP)
- Accept Margin Pledge Initiation Request
- Mutual Fund Redemption
- Register for IDeAS
- Online Nomination
- NSDL's web facility to enable users to submit various instructions online, including Margin Pledge
- All features of IDeAS
- You may register at www.nsd.co.in

Remember

1. Investment is not gambling.
2. You need to put your effort for your money to work for you.
3. You must know -
 - a) what you are investing in?
 - b) who you are dealing with?
 - c) where to go for help?
4. Do not believe in rumours / market tips. Don't take it. Don't give it.
5. Market timing is impossible for small investor.
6. The more you trade, the more broker earns.

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.nsdل.co.in → Education

Schedule of Awareness Programs, Registration, Feedback and Webinar Recordings are available at www.nsdل.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



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



Dive into Money Matters to grasp Personal Finance concepts.



Abundant Educational Resources, related to investments, including securities market



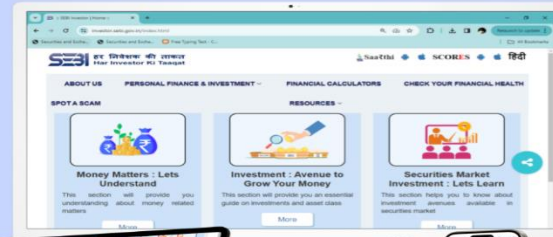
Access a range of Financial Tools and Calculators.



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].

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





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 options
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>



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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>



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

More Information / Useful References

1. SEBI website - www.sebi.gov.in and <https://investor.sebi.gov.in/>
2. NISM website - www.nism.ac.in (NISM conducts many certification programs)
3. National Centre for Financial Education - <https://www.ncfe.org.in/>
4. Platform for Investor Education - <https://pie.ccmrm.org/#/>
5. Unauthorised collection of deposits - <https://sachet.rbi.org.in/>
6. NSE website - <https://www.nseindia.com/invest/investors-home>
7. BSE website - <https://www.bseindia.com/investor.html>
8. IEPF Authority – www.iepf.gov.in and <https://www.iepfportal.in/>
9. NSDL website - www.nsdl.co.in (NSDL also conducts certification program in Capital Market)
10. CDSL website - <https://www.cdslindia.com/>
11. Securities Market data links - https://www.sebi.gov.in/Curation_Links_for_Securities_Market_Data.html
12. SEBI's mobile app - SAARATHI

Career Opportunities in Securities Market

1. Selling of financial products
2. Investment advisory services
3. Working with registered market intermediaries like stock brokers and mutual funds
4. Working with regulatory bodies like SEBI, exchanges and depositories
5. NSDL Vacancies - <https://nsdl.co.in/careers.php>

"An investment in knowledge
pays the best interest."

Benjamin Franklin

Be a Prudent Investor

Happy Investing


Demat Ki Paathshala - An initiative by NSDL for Investor Education

Follow us on





THANK YOU



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