



CDSL

www.cdslindia.com

Empowering Aatmanirbhar Niveshak

The First Indian Depository to Register
3 Crore Demat Accounts



Empowering **3 Crore Aatmanirbhar Niveshak** with CDSL's

- **Convenient**
- **Dependable**
- **Secure**

Demat Accounts

Central Depository Services (India) Limited (CDSL), is the first and only listed depository in India to celebrate this historic milestone of registering three crores plus (30 million) active Demat accounts.

We are pleased to empower the nation with our reliable digital services & facilities.

A Digital Toolkit

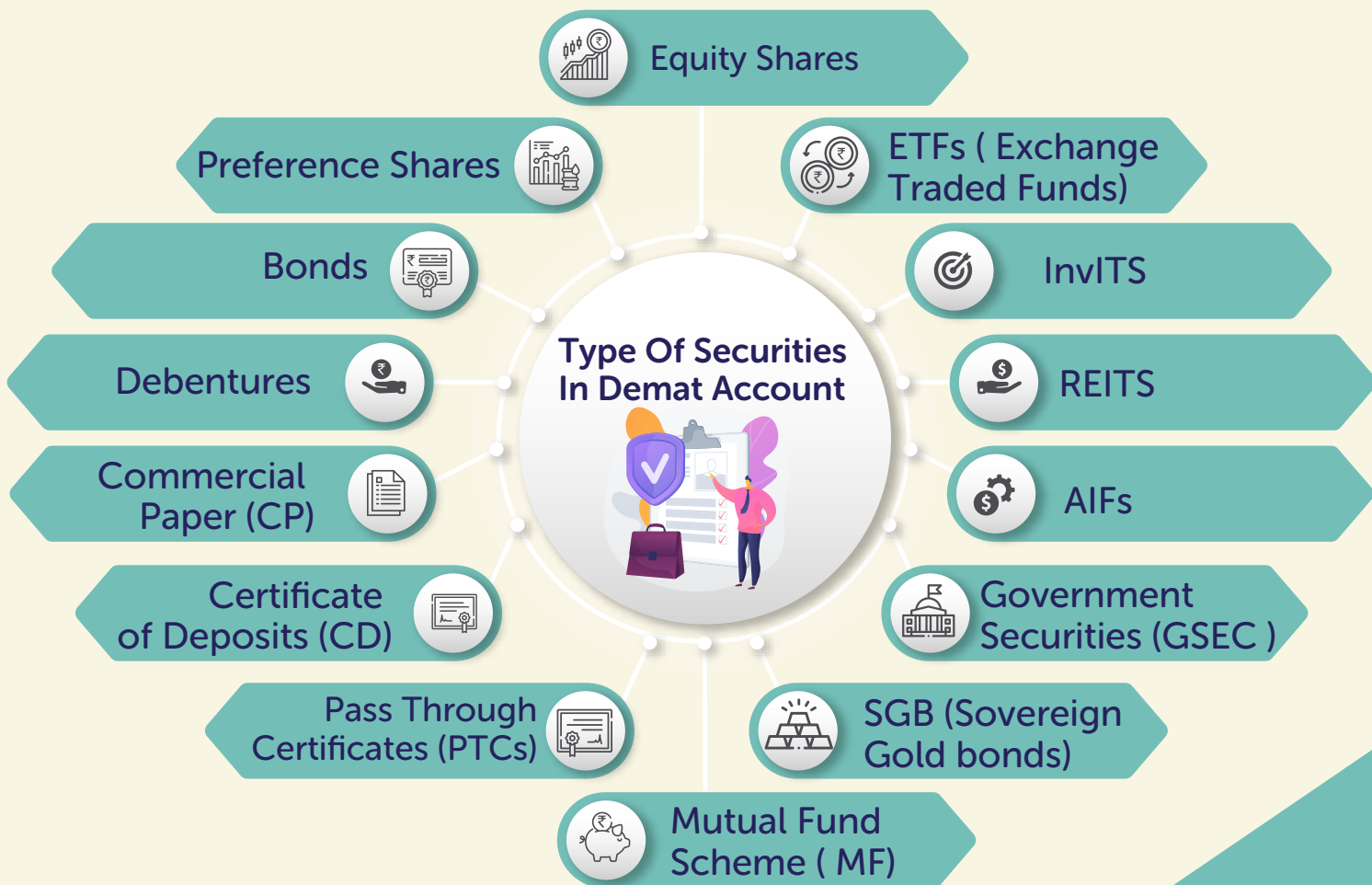
to Be a Safe Self-Sufficient
Investor



Demat Accounts

'Demat account' (Dematerialised Account) is a frequently used term in the world of trading and investments. Instead of formally defining a demat account, it can be said to be the use of electronic means to facilitate investor in holding and ensuring smooth, faster and secured trading, investing and monitoring of shares.

Investors can hold all the securities admitted in depository in their demat account.



Both Listed and Unlisted Securities

Why do I need a demat account?

As a secure and easy way to hold shares and securities in electronic form,



- Eliminates risks arising from fraud, theft or damage of paper-based securities.



- Single account for all
 - Keep track of all your investments through a single account.
 - Odd lots: buy or sell even a single share.



- Reduced cost and time for transaction processing and settlement. You can store and trade large volumes of securities efficiently without incurring any additional expenses.



- As per latest SEBI guidelines, you can opt to hold securities such as share certificates in physical form or Demat form. However, with effect from April 01, 2019, securities can be transferred only if the same are held in Demat form.



- Corporate actions benefits like dividends, refunds, or interest are automatically available to the Demat account holders. Bonus issues, right shares, or stock split are automatically updated in the Demat account

Demat Account Number

Every Demat Account has its own unique 16 digit demat account number which is also known as Beneficiary Owner ID or BO ID.

In the case of CDSL,
it is a combination of the DP Id (first 8 digits) & the customer ID (last 8-digits)

BO ID starts with number i.e

12010000 00000001

12010000	00000001
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DP ID

Customer ID

List of securities you can hold in your CDSL demat account:
Click here to know the list

<https://www.cdslindia.com/Investors/InvestorCorner.aspx#section8>

Depository

Depository is a facilitator for holding of securities in the dematerialised form and an enabler for securities transactions.

Depository is like an bank for securities

Provides demat services to the investors through their registered Depository Participants (DP) (like branches of banks)

To avail the services offered by a depository, the investor has to open a demat account with a registered Depository Participant (DP) which provide various services to the investors like opening and maintaining of a Demat account, dematerialization of shares, transfer of shares, Pledging of shares, freezing of account etc.

List of DPs

<https://www.cdslindia.com/DP/dplist.aspx>

CDSL

Central Depository Services (India) Limited (CDSL) was found in 1999 to fulfil one goal: Convenient, Dependable and Secured depository services. Over two decades later, everything we have done – values we have built on, dematerialisation of various asset classes, e-services have all been in support of that singular goal, at an affordable cost.

We are a Market Infrastructure Institution (MII) and a crucial part of the Capital market structure, providing services to all Market participants - Exchanges, Clearing Corporations, Depository Participants (DPs), Issuers and Investors.

Choose to become a **#AatmanirbharNiveshak** or **#Self-SufficientInvestor** with CDSL's services that guide you towards a financially secured future.

ACCOUNT OPENING

How to Open CDSL Demat Account



**Approach a CDSL
depository participant**



**Select them based on
the services they provide
& your convenience**



Submit your KYC

- KYC Details
- PAN
- Proof of Identity
- Proof of Address
- Bank Details

Provide additional documents for KYC (Know your customer) procedure. Reduce the risks of investment by opening a Demat account through a convenient, reliable & registered source!

List of CDSL DPs

<https://www.cdslindia.com/DP/dplist.aspx>

Once you make your selection, you will be taken to an informative page of your chosen DP. The page will give information regarding tariff structure of the DP and service centres. You can also download comparison of tariff structures of all DPs.

ACCOUNT OPENING

Be a #AATMANIRBHAR NIVESHAK
Self-Sufficient Investor



Do's

- Read the account opening form carefully before signing.
- Register with your own email id and mobile no. while opening a Demat account for receiving alerts.
- Ensure bank details are correctly updated and linked to your Demat account (since dividends & redemptions will be directly credited to your bank accounts).

Don'ts

- Don't deal with unregistered intermediaries.
- Don't share your Demat account credentials (password) with anyone.
- Avoid cash payment for Demat charges. Choose alternatives like cheque, internet banking to mark a trail in case of future disputes.

NOMINATION

Be a #AATMANIRBHAR NIVESHAK
Self-Sufficient Investor



Do's

- Always appoint nominee/s in your demat account.
- Only individual account holders can nominate.
- You can add/change nominee till the account is operational
- Sole/joint holders can appoint a nominee/s.
- You can have a maximum of 3 nominees for a demat account'
- Minor can be appointed as nominees
- Minor nominees are to be represented by their guardians

Don'ts

- Non-individuals cannot nominate or be appointed as a nominee.
- POA holders cannot add/change nominee.
- More than 3 Nominees are not allowed.
- Minor account holders cannot appoint nominee/s
- Sole / joint holders cannot nominate themselves as nominee/s

POWER OF ATTORNEY (POA)

Be a #AATMANIRBHAR NIVESHAK
Self-Sufficient Investor



Do's

- Carefully examine the scope & implications of powers before granting POA to operate your Demat account.
- POA is not mandatory for opening a Demat account.

Don'ts

- Don't give General POA to your broker. Always opt for limited purpose POA.
- Don't give non-revocable POAs. It does not authorize you the power to refuse or cancel the given POAs.

POA holders cannot open or close a Demat account or appoint nominee(s).

For More Information Visit: www.cdslindia.com

SMART Facility (SMS ALERTS RELATED TO TRANSACTIONS)

Be a #AATMANIRBHAR NIVESHAK
Self-Sufficient Investor



Do's

- Always update your mobile number in your CDSL Demat account.
- Register for CDSL's "SMART" facility that enables you to receive SMS alerts for debits and corporate action credits.
- Check your mobile messages (SMS) for OTP in case of an off-market or Margin Pledge Transaction in your Demat account.

Don'ts

- Don't forget to update your Demat account in case of a change in mobile number.
- Don't share or forward the OTP related to Demat account transactions with anyone.
- Don't ignore any CDSL SMS alerts for unauthorized debits made in your Demat account & Contact your DP immediately.

UPDATE YOUR CDSL DEMAT A/C DETAILS

Be a #AATMANIRBHAR NIVESHAK
Self-Sufficient Investor



Do's

- Immediately intimate the change of address or change in bank account details to your DP.
- Always keep your CDSL Demat account updated with your latest email id and mobile phone number.
- Go Green by assenting to share your email id with Issuers/RTAs and receive e-Notices, Annual Reports on email promptly.

Don'ts

- Don't try to add or delete any Name in an existing Demat account as it is not allowed.
- Don't delay in contacting your DP incase you do not receive transaction statements/ SMS Alerts on your updated email id or mobile phone numbers.



'easi' (**E**lectronic **A**ccess To **S**ecurities **I**nformation) is an internet-based facility to View and Print Transaction & History Statements of the past 30 days & for a financial year (365 days).



Monitor Your Demat Account & Edit Profile



View Multiple Demat Accounts with Single Login Id



View & Print Transaction, Holdings & previous financial years statements



Access to Consolidated Account Statement (CAS)



Stay Updated with Latest Valuation



Avail e-locker Facility to securely store & share e-documents



Monitoring corporate announcements – Option to add upto 25 ISINs not held in your demat account



easiest (**E**lectronic **A**ccess to **S**ecurities **I**nformation and **E**xecution of **S**ecured **T**ransactions) is an internet-based facility by CDSL to monitor and transact.



All the facilities and benefits of easi



Facilitates Submission of Instructions by BOs



Hassle-Free Access with CDSL's Myeasi App for easi & easiest Users



Already an easi member? upgrade to easiest.



Monitor | Set | Freeze | Unfreeze Transactions

Two Types of Account Transfers Available on easiest

- **Trusted Account Transfers:**

Transfer of securities from a BO account to any 4 pre-notified CDSL demat accounts of the BOs choice.

- **Account of Choice - Transfers:**

Permits transfer of securities from a BO account to any other demat account including the CM settlement accounts by means of a digital signature.

Safely Monitor & Transact with CDSL's EASIEST Facility
<https://web.cdslindia.com/myeasi/home/login>

DELIVERY INSTRUCTIONS SLIPS (DIS)

Be a #AATMANIRBHAR NIVESHAK
Self-Sufficient Investor



Do's

- Ensure requisition slip and serial number order of slips are maintained.
- Strikeout any blank space on the slip.
- Always keep the DIS book safe.
- Specify the reason, consideration amount and consideration details for all off mark transactions.

Don'ts

- Do not accept a DIS book from DP unless each slip has been pre-printed with a serial number along with your Demat account number.
- Do not leave your signed instruction slip with anyone as it is equivalent to a bearer cheque.
(DIS is like a cheque book of your demat account)



e-Voting

CDSL's eVoting system enables Shareholders/Members to cast their electronic votes, remotely, on company resolutions till the closure of an eVoting event



Shareholders can cast their vote on www.evotingindia.com remotely before or during the time of AGM/EGM.



Participate in corporate decision making from a place and time of your convenience.



Attend AGM/EGM through Video Conferencing (VC) or Other Audio Visual Means (OAVM)



Download the  mobile app



https://play.google.com/store/apps/details?id=com.evotingindia.m&hl=en_IN



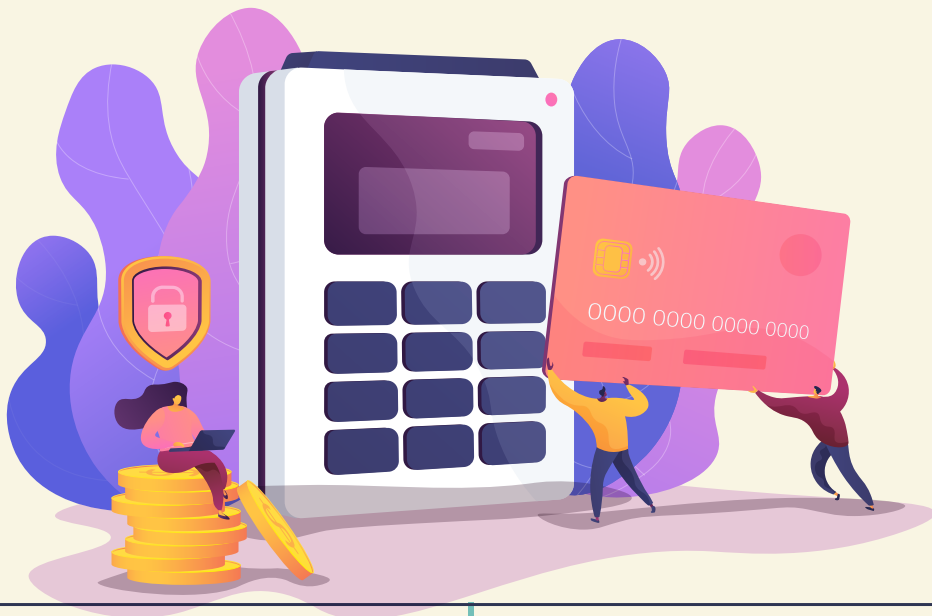
<https://apps.apple.com/us/app/cdsl-m-voting/id1118638220>

Download Myeasi Mobile App available on Google play and App Store

www.evotingindia.com

DEMATERIALISATION (DEMAT)

Be a #AATMANIRBHAR NIVESHAK
Self-Sufficient Investor



Do's

- Always fill separate Demat Request Form (DRF) for,
 - i. Free & locked-in securities,
 - ii. Each ISIN,
 - iii. Securities locked-in for different reasons,
 - iv. Securities of diff paid-up value &
 - v. For each client a/c.
- Ensure All Demat account holders shall sign the DRF as per the specimen signature(s) recorded with the DP & Issuer/RTA.

Don'ts

- Don't forget to record distinctive numbers of securities sent, before sending securities for Demat.
- Don't forget to double-check if ISIN is active before sending a request for Demat.
- Don't forget to check if the company is in Top 200 Companies with Pending Demat requests, before sending for Demat.

eCAS

CDSL's Consolidated Account Statement (CAS) provides a consolidated view of all financial securities of an investor i.e a single account statement of transactions & holdings in a Demat account(s) held with CDSL & NSDL (Depositories) as well as in Statement of Account (SOA) form with Mutual Funds (MF).



Consolidated view of Investments in Demat and MF



Half-yearly holding statement if there is no transaction



Monthly statement in case of any transaction in Demat or MF



Keep your email id and CAS mode updated in your Demat account/MF Folios to avail eCAS service

CAS is provided based on the Permanent Account Number (PAN). In the case of multiple holding, it is based on the PAN of the 1st holder & pattern of holding

CAS is sent by default depository (the depository where the Demat account has been opened earlier)

CDSL's eCAS is an Interactive CAS statement through email, which is received faster, easier to store & retrieve, password protected and eco-friendly. Approach your DP for eCAS now.

Download your CDSL CAS now :
<https://www.cdslindia.com/CAS/LoginCAS.aspx>

Grievance Redressal

CDSL's Grievance Redressal facility allows investors to seek assistance and provides redressal of Investor grievance with prompt diligence.



Contact your DP/ Issuer Company/
RTA immediately with details of your
grievance.

In case the grievance remains unsolved, you
may approach CDSL's Grievance Redressal Cell.
<https://www.cdslindia.com/Footer/grievances.aspx>



If still not satisfied, lodge a complaint
on SCORES-SEBI Complaints Redress System
<https://www.scores.gov.in/scores/Welcome.html>

Always keep copies of your
Demat Account related
documentation like Agreement,
letters, emails, faxes, etc.

Act quickly & approach
the concerned authority
for redressal of
grievance.

Investor Awareness

CDSL empowers investor by educating about Depository, Capital Market Practices and Rights and Obligations of the Investor. To this end, CDSL on regular basis conducts Investor Awareness Programmes (IAPs) along with its DPs, Exchanges, Financial / Educational Institutions, Media etc



Admission to these IAP's is free for all Individuals.



Any existing as well as prospective investors can attend these Seminars.



Entry will be on a first come, first serve basis.



Learn more about Capital Market and demat in these IAP's.

Check out the elaborate list of IAPs to choose the best one for you.

Schedule of IAPs

<https://www.cdslindia.com/Investors/InvestorCorner.aspx#section3>

Please download the SEBI Booklet " SECURITIES MARKET : UNDERSTANDING FROM INVESTOR'S PERSPECTIVE "

For more basic information about Securities Market, click below.

https://www.cdslindia.com/downloads/SM%20Booklet%20-%20Final_Low%20res.pdf

This Booklet has been jointly prepared by:

Securities and Exchange Board of India | Central Depository Services (India) Limited | BSE Ltd. |

National Securities Depository Limited | National Stock Exchange of India Ltd. |

Metropolitan Stock Exchange of India Limited

Social Media presence

CDSL has active presence on social media sites like Facebook, Twitter and LinkedIn where they provide informative content regarding Capital market.



<https://www.facebook.com/cdslindia/>



<https://www.linkedin.com/company/cdslindia/>



<https://twitter.com/CdslIndia/>

5 EASY TIPS TO

Be a #AATMANIRBHAR NIVESHAK
Self-Sufficient Investor



Explore & Do your Own
Research



Evaluate & Understand Risks
Before Investing



Learn & Stay
Updated



Patience & Focus
is Key!



Avail CDSL's Digital Services like easi/easiest &
Investor Awareness Programs (IAPs).



Contact us

We look forward to creating a prosperous future for every Self-Sufficient Investor & the nation's booming economy.

Join the 3 Cr. Aatmanirbhar Niveshak

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