



Central Depository Services (India) Limited

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CDSL/PMLA/DP/POLCY/2026/439

July 01, 2026

INTRODUCTION OF APPLICATION PROGRAMMING INTERFACE (API) FACILITY FOR MULTIPLE BENEFICIARY OWNER (BO) ACCOUNTS ACROSS CDSL

CDSL has been proactively sharing data with DPs on demat accounts having common attributes across multiple BO accounts exceeding a defined threshold, on a monthly and half-yearly basis, as a risk mitigation measure. DPs are advised to check with BO for opening multiple demat accounts with common attributes (PAN, Mobile, Email ID, Bank details and address).

As DPs do not have visibility of BO accounts with other DPs across CDSL, they have requested CDSL to provide an API facility that indicates the aggregate count of such BO accounts at the time of onboarding a new BO account. The count will be based on details captured against the first holder of the demat accounts.

CDSL is pleased to introduce the Application Programming Interface (API) for strengthening regulatory compliance and enhancing due diligence at the time of BO account opening. CDSL has released an API-based facility for all the DPs to check the number of Beneficial Owner (BO) accounts held by a client across CDSL.

The facility would enable DPs to:

1. Identify whether a BO already holds additional demat accounts within CDSL.
2. Ensure adherence to regulatory requirements pertaining to obtaining the requisite compliance from clients, as prescribed by CDSL under Client Due Diligence, for the opening of multiple demat accounts.
3. Strengthen KYC and due diligence processes and prevent misuse of multiple accounts.

The Key Features of the API is to provide Real-time information on the count of demat accounts mapped to a client based on key identifiers. The facility is designed to be integrated into the BO account opening workflow of the DPs. It supports improved monitoring and documentation for compliance purposes.

DPs are advised to utilize the API during the process of opening BO accounts. This API enables DPs to identify the number of BO accounts associated with a particular attribute within CDSL. In cases where the number of accounts exceeds the stipulated limits, DPs can carry out appropriate



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due diligence of the client, at the onboarding stage. Additionally, necessary declarations can be obtained from the client and maintained on record to ensure compliance.

Detailed technical specifications and integration guidelines for the API is attached as Annexure.

Queries regarding this communiqué may be addressed to: caalerts@cdslindia.com and connect to the given Numbers:022 62343059/3060/3061.

**For and on behalf of
Central Depository Services (India) Limited**

sd/-

**Umesh Kambli
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API Specification to get number of non-closed demat account/s

Version: 1.0

Year: 2026

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1. Introduction

This document provides the technical specifications to obtain the number of active demat accounts held by a BO.

2. Description

The service is an interface that allows DPs to retrieve the number of active demat accounts held by a BO and take appropriate action accordingly.

3. Process flow

DPs will submit a request to CDSL via an API using the request ID, PAN, mobile number, and email address. CDSL will then provide a response indicating the number of demat accounts held against the respective PAN, mobile number, and email address.

4. Transport protocol (REST)

REST

Media type : JSON

5. API Request URL

API 1 :

Environment	URL
Mock	https://mockapigt.cdsl.co.in/boactivedematcount/GetCount
Production	https://apigt.cdsl.co.in/boactivedematcount/GetCount

6. Access Restrictions

- If the DP is already registered, the same API key generated during DP registration will be used.
- Call should be made from TLS1.2 supported browsers only.
- Encryption would be done by API-Key provided by CDSL.
- DPs to provide their public IP address of UAT and Prod to CDSL for whitelisting from which request will be sent

7. API service Interface

This interface contains following main component namely

API 1 :

- Redirect Post Request to CDSL (to get number of bo active demat account) API

service

Note: Requests sent to, and responses received from, the URL must be encrypted using AES-256 symmetric encryption (cipher mode: CBC, padding mode: PKCS7, with IV) using the secret key and IV provided by CDSL. The request details will be decrypted by CDSL using the same secret key and IV. Similarly, the response will be provided in encrypted form using the same secret key and IV. The end user must decrypt the response at their respective application using the same secret key and IV.

Below are the request and response structures shared and received to and from the service. All Numeric fields need to be passed as strings in JSON structures.

Redirect Post Request to CDSL (to get number of bo active demat account) API service

Below data elements would be required from DP during redirection to CDSL in POST Request as Form Data values.

Field Name	Description	Data Type	Length
requestid	Unique transaction id allocated for this transaction by DP which should be unique in lifetime	String	16
version	Version number of API. Value should be "1.0"	String	6
dpid	Dp id	String	16
holderdetails	It should contain pan, mobile no and email	String	Depends on request

```
<form name= "frmactivedemataccount" method = "post" action=
"https://apigt.cdsl.co.in/boactivedematcount/GetCount" >
  <input type= "hidden" name= "requestid" value= "test123" />
  <input type= "hidden" name= "version" value= "1.0" />
  <input type= "hidden" name= "dpid" value= "10900" />
  <input type= "hidden" name= "holderdetails" value= "<data>" />
</form>
```

"<holderdetails >" → holder details in encrypted mode.

"holderdetails" Fields-

Name	Description	Data Type	Length	Mandatory (M) / Optional (O)	Remarks
Fixed Request Parameters					
pan	pan	String	10	M	Value can contain alphabet and numbers
Mobile no	Mobile no	String	16	M	Value can contains only numbers

email	Email id	String	20	M	Valid email id 1.1
-------	----------	--------	----	---	-----------------------

Sample Request and Response:

Request Sample

Creation of **holderdetails** value by Encrypting below data using AES 256-symmetric encryption(cipher mode -CBC , Padding mode- pkcs7, IV factor should be null) using API-key provided by CDSL.

```
{
  "pan": "BEJKD3976C",
  "mobilen": "9867543267",
  "email": "abc@cdsl.com"
}
```

2. The result of step 1 value encryption generated shall be assigned to **"holderdetails"** field in form-data.

"holderdetails" value to be assigned
 -> "oWlrUjSUKLgukFt/M9WdsCXOz2TeZgYp+rZUqtqm+rEVUWywcEfp6LXH3hWqyn39Rn1RMWw0Kb6wrYoCQ0CT2FRXOuzfACbCJsKjwR/6xv4="

Sample request :

```
{
  "requestid": "test123",
  "version": "1.0",
  "dpid": "10900",
  "holderdetails": "oWlrUjSUKLgukFt/M9WdsCXOz2TeZgYp+rZUqtqm+rEVUWywcEfp6LXH3hWqyn39Rn1RMWw0Kb6wrYoCQ0CT2FRXOuzfACbCJsKjwR/6xv4="
}
```

Response will be sent to DP

Details of API response

Below data elements would be provided to DP

Sample post back response to DP

Response output

Field Name	Description	Data Type	Length	Remarks
Fixed Response Parameters				
requestid	Unique transaction id allocated for this transaction	String	16	Given in the post header
restime	Time of response generation	String	14	DDMMYYYYHH24MMSS
reqstatus	Request status	String	1	Success-0/Fail-1
reserror	Error code for the Request	String	10	
reserrmsg	Error message for that Request if any	String	24	
dpid	DP ID	String	16	

Bo count details will be part of holdercountdata structure.				
pancount	No of active bo account against provided pan in request	String	10	
emailcount	No of active bo account against provided email in request	String	10	
mobilenocount	No of active bo account against provided mobile no in request	String	10	

Sample success response :

```
{
  "requestid" : "test123",
  "dpid" : "10900",
  "restime" : "124345567",
  "reqstatus" : "0",
  "reserror" : "",
  "reserrmsg" : "",
  "holdercountdata" :
  {
    "pancount" : "5",
    "emailcount" : "2",
    "mobilenocount" : "1"
  }
}
```

Sample success encrypted response :

```
{
  "requestid" : "test123",
  "dpid" : "10900",
  "restime" : "124345567",
  "reqstatus" : "0",
  "reserror" : "",
  "reserrmsg" : "",
  "holdercountdata" :
  "oWlrUjSUKLgukFt/M9WdsCXOz2TeZgYp+rZUqtqm+rEVUWYwcefp6LXH3hWqyn39Rn1RMWw0Kb6wrYoCQ0CT2FRXOuzfACbCJsKjwR/6xv4="
}
```

Sample failure response :

```
{
  "requestid" : "test123",
  "dpid" : "10900",
  "restime" : "124345567",
  "reqstatus" : "1",
  "reserror" : "ERRXXX",
  "reserrmsg" : "Error",
  "holdercountdata" : ""
}
```

Sample failure encrypted response :

```
{
  "requestid" : "test123",
  "dpid" : "10900",
  "restime" : "124345567",
  "reqstatus" : "1",
  "reserror" : "ERRXXX",
  "reserrmsg" : "Error",
  "holdercountdata" : ""
}
```

List of Error Codes return in case of failed API call

Error_Code	Description	Cause
ERR001	Request Parameter is Empty	Values is not properly passed to functions / services.
ERR002	Invalid DP Id	DP Id passed in request header should not be null or empty or blank.
ERR003	Invalid holder details	Holder details in request header should not be null or empty or blank.
ERR004	Invalid Version	The version provided in the request is unsupported or missing.
ERR005	Invalid Request ID	The requestid value is null, empty, or contains only blank spaces.
ERR011	Invalid Request Id	The requestid value is null, empty, or contains only blank spaces.
ERR012	Invalid PAN	The PAN is not in proper format.
ERR013	Invalid Email Id	The Email Id is not in proper format.
ERR014	Invalid Mobile No	The Mobile No is not in proper format.
ERR015	Holder Details Should not be null	Holder Details are Null

Error_Code	Description	Cause
ERR016	Decryption Failed	Decryption Failed
ERR017	Details not found	Details are Blank or Null
ERR018	Encrypted details cannot be blank	Encrypted Details are Blank or Null
ERR019	Invalid DPID	The dpid value is null, empty, or contains only blank spaces.
ERR020	Invalid Version	The version provided in the request is unsupported or missing.
ERR021	Request sequence no is already present for this DP	Request Sequence No Is Already Present For Dp or Null
ERR022	DP not opted for the API	DP not opted for BO Active Count API

8. Note

This API specification document provides information about technical interface between DP Application and CDSL API. Document has to be used by the CDSL and Depository Participants and their respective technical vendors only for development of the solution. No part of this document should be published to any third party without written permission of CDSL.

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