Central Depository Services (India) Limited

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COMMUNIQUÉ TO DEPOSITORY PARTICIPANTS

CDSL/OPS/DP/POLCY/2026/744 **October 22, 2026**

SIMPLER DIGITAL INTERFACE AND USE OF AI

DPs are advised to note the details of Reserve Bank of India has issued the **National Strategy for Financial Inclusion (NSFI) 2025–30,** which, inter alia, emphasises the need to simplify digital interfaces to facilitate ease of use and promote greater financial inclusion.

1. In this regard, attention is invited to Chapter IV, paragraph I.6(f) of the Strategy, titled **"Simpler Digital Interface and Use of AI"**, which highlights that complex and confusing digital interface, coupled with language barriers, may impede informed customer choices and the uptake of financial services.

Accordingly, Depository Participants (DPs) are advised to take appropriate measures, in line with the aforesaid strategy, towards:

i. Simplification of digital interfaces to facilitate ease of use.

ii. Addressing language barriers through the use of vernacular languages.

iii. Using AI-powered language translation platforms such as Bhashini.

2. Further, attention is invited to Chapter IV, paragraph IV.6(a) of the Strategy, which envisages **Developing AI & ML-based public query system on common banking and finance-related aspects**.

In this regard, DPs are advised to take note of the above and take appropriate steps towards facilitating the development of an AI & ML-based public query system on common securities market-related aspects, for clarifying doubts and seeking information through their websites and social media extensions, in line with the aforesaid Strategy.

DPs are advised to take note of the same and ensure necessary compliance.

Queries regarding this communiqué may be addressed to: CDSL – Helpdesk Emails may be sent to: dprtasupport@cdslindia.com and connect through our **IVR Number 022-62343333**.

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

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Nilesh Shah
Vice President

Public