



# CDSL e-Infoline

November 2014

**Beneficial Owners**



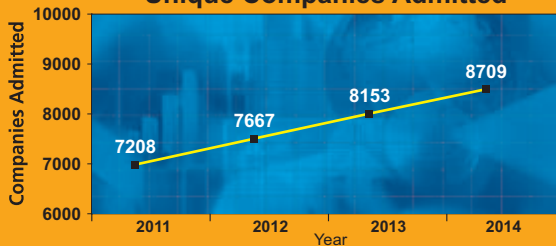
During the last 12 months, the number of active BO accounts with CDSL has increased from 86.07 lakh as on October 31, 2013 to 92 lakh as on October 31, 2014, which indicates growth of 6.88%.

**Depository Participants**



As on October 31, 2014 CDSL has 575 DPs offering DP services from over 11,000 locations across the country. These DPs comprise of CMs, Banks, NBFCs, Custodians and Clearing Houses/Corporations.

**Unique Companies Admitted**



The securities of almost all listed companies have been admitted with CDSL for demat. Further, a large number of Private Limited and unlisted companies are also admitted with CDSL. As on October 31, 2014, the securities of 8709 unique companies have been admitted for demat with CDSL.

## FREEZE / UNFREEZE FACILITY THROUGH "EASI/EASIEST"

Currently, as a risk mitigation measure, BOs can freeze/unfreeze securities in their demat account, in part or full, by submitting an instruction to their respective Depository Participant (DP). CDSL also provides internet facilities - "easi" which enables BOs to monitor their demat account and "easiest" for submitting debit instructions.

With a view to make it more convenient for BOs, CDSL has enabled BOs registered for easi/easiest to freeze/unfreeze their securities. BOs can thus freeze/Unfreeze their securities at a place and time of their choosing.

The procedure to Freeze/Unfreeze is as under:

### • Freeze Process

1. Log in to easi/easiest
2. Click on the freeze menu
3. Click on Set Up and select particular type of freeze which BO intends to create
4. Enter the details and click on submit
5. Verify / Commit the request before End Of Day (EOD)
6. BO will get a freeze acknowledgement on verifying the freeze setup.

### • Unfreeze Process

1. Log in to easi/easiest
2. Click on the Freeze Menu
3. Click on the unfreeze option
4. List of "Unfreeze Inquiry details" which are in a frozen status will be available
5. Select the transaction id which is to be unfrozen
6. Unfreeze details page will be available to the BO
7. Submit the unfreeze request and verify before End of Day (EOD). BO will get an unfreeze acknowledgement on verifying the unfreeze request. BOs will be able to unfreeze only those freeze requests that are initiated by them through their easi/ easiest log-in.

## ADDITIONAL TRUSTED ACCOUNT FACILITY THROUGH EASIEST

CDSL's internet facility easiest enables BOs to submit debit instructions in their demat account. BOs can transfer securities using any one of the following options:

- Account of choice: Permits transfers of securities from a BO account to any other demat account. Transactions are authenticated by means of a digital signature.
- Trusted account : Permits transfers of securities from a BO account to any 4 pre-notified clearing member accounts.

In order to mitigate risks associated with off market transfers, CDSL is pleased to inform that trusted account transfer has been extended to other pre-notified accounts. BOs using easiest may, thus, designate any four accounts of their choice including Clearing Member accounts for transferring securities from their account.

## CDSL's TRUST APP for BOs

CDSL had launched the TRUST -TRansactions Using Secured Texting facility as an alternative channel to submission of delivery instructions, for trades done on a stock exchange. By using TRUST, BOs can confirm delivery instructions uploaded by the broker by sending an SMS using any mobile phone with Android Operating System (OS) or through GPRS based version of TRUST for Android, iPhone, Blackberry and Windows based mobile devices.

CDSL is pleased to announce that TRUST Mobile application; "CDSL TRUST" has now been made available for download on Google Play Store. BOs may download this cost free App from their Android based mobile phones and follow the simple registration steps.

## SHIFTING OF OFFICE

CDSL has shifted its office to new premises in New Delhi and Kochi in the months of September and October, 2014. The new addresses are as follows:

### New Delhi

101, 1st Floor, Aggarwal Corporate Tower, Plot No. 23, District Center, Rajendra Place, New Delhi-110008

### Kochi

BSE Investors Service Centre, Sree Lakshmi Tower, 2nd Floor, Ravipuram Road, Ravipuram, Ernakulam, Kerala - 680016

## CHANGE IN THE NAME OF DPs

DP ID	OLD NAME	NEW NAME
36300	Sunteck Wealthmax Capital Private Limited	SW Capital Private Limited
61400	Gigantic Securities Limited	Rudra Shares and Stock Brokers Limited

## NISM DEPOSITORY OPERATIONS CPE PROGRAM

As an NISM accredited CPE Provider for conducting the Depository Operations Program, CDSL has conducted CPE training programs at Ludhiana on October 11, 2014 and Kolkata on October 18, 2014.

## SUCCESSFUL FACILITATION OF ELECTRONIC VOTING

CDSL's e-Voting System enables investors to cast their votes pertaining to company resolutions through the internet till closure of e-voting event. At present, 3345 companies have signed the agreement with CDSL for availing its e-Voting facility of which 2923 companies have used CDSL's e-Voting platform to conduct electronic voting for AGMs and postal ballot resolutions on 3437 occasions.

To register your company for e-Voting, please contact Mr. Anand Tirodkar on 022-22728153, [anandt@cdslindia.com](mailto:anandt@cdslindia.com) or Mr. Ankit Bandivadekar on 022-22728634, [ankitb@cdslindia.com](mailto:ankitb@cdslindia.com).

## INVESTOR AWARENESS PROGRAMS (IAPs)

During October 2014, CDSL BOPF Trust has conducted 13 IAPs across India in association with BSE Investor Protection Fund. DPs such as India Infoline Limited, HDFC Securities Limited, Way2Wealth Brokers Private Limited, Sharekhan Limited, IndiaNivesh Securities Private Limited, PCS Securities Limited, Inventure Growth & Securities Limited, Celebrus Capital Limited, State Bank of India also participated in these IAPs.

Further, leading dailies such as Hindustan, Eenadu, Sandesh etc. also contributed in making these IAPs a success. These programs were directed towards educating the investors about depository services, risk management and the Rajiv Gandhi Equity Savings Scheme (RGESS). For details of forthcoming IAPs, kindly visit [www.cdslindia.com](http://www.cdslindia.com)



Mr. Dharmesh Kant of IndiaNivesh Securities Private Limited addressing the audience at an IAP conducted at Nagpur on October 11, 2014.



Ms. Niyati Pimparikar of State Bank of India addressing the audience at their SBI INTOUCH Digital Branch in Phoenix Marketcity, Mumbai on October 18, 2014.



Mr. Shibunath T. A. of CDSL addressing the audience at an IAP conducted at Kannur, Kerala on October 30, 2014 in association with Celebrus Capital Limited and BSE Investor Protection Fund.

## FAQ on eInsurance Account (eIA)

**1. What is an eIA?**

Ans - eIA is electronic Insurance Account. eIA is used to hold insurance policies in electronic form.

**2. What type of securities can be held under eIA?**

Ans - eIA can be used only to hold policies. eIA cannot be used presently to hold securities or any type of instruments other than policies.

**3. What types of policies can be held under an eIA?**

Ans - At present, only life insurance policies can be held under an eIA. Instructions will be issued by Insurance Regulatory & Development Authority (IRDA) and Central Insurance Repository Limited (CIRL) subsequently when you can hold policies pertaining to general insurance or health insurance.

**4. Can I have a single demat account to hold securities as well as policies?**

Ans - At present, you will have to open two accounts i.e. Demat account to hold securities and eIA to hold policies.

**5. How many policies can be held under a single eIA?**

Ans - Any number of policies can be held under a single eIA.

**6. Can I hold policies of all my family members under one single eIA?**

Ans - An eIA can be opened in the name of proposer. Thus, if you are the proposer for policies of multiple family members, then these policies can be held in the account opened in your name.

**7. Can I open an account in the name of my minor child?**

Ans - At present, IRDA guidelines do not allow a minor to open and maintain an eIA. Hence policies where the insured is a minor have to be linked to the eIA opened in the name of the parent who is the proposer to the said policy.

**8. How do I open my eIA?**

Ans - You will be required to approach either CIRL or any of its Agent, popularly called an AP, fill up the KYC form and submit the same duly complete in all respects along with the proof of address, proof of identity and proof of date of birth to get an account opened. After the account is opened, an email and an SMS would be received by the eIA holder intimating the creation of the account. A separate mail/SMS intimating the password would be sent.

**9. What are the documents that can be used as Proof of Address?**

Ans - Aadhaar card, Driving license, Ration card, etc. Please refer our site '[www.cirl.co.in](http://www.cirl.co.in)' for the complete list of documents.

**10. What are the documents that can be used as Proof of Identity?**

Ans - Aadhaar card, PAN card, etc. Please refer our site '[www.cirl.co.in](http://www.cirl.co.in)' for the complete list of documents.

**11. What are the documents that can be used as Proof of date of birth?**

Ans - Aadhaar card, PAN card, Driving license, Passport, etc. Please refer our site '[www.cirl.co.in](http://www.cirl.co.in)' for the complete list of documents

**12. Can an NRI open an eIA?**

Ans - Yes. An NRI can open an eIA.

**13. Can a foreign individual open an eIA?**

Ans - Yes. A foreign individual can open an eIA.

**14. Can a corporate open an eIA?**

Ans - No. Presently only individuals are allowed to open an eIA

**15. Can Insurance policies issued outside India be held in eIA?**

Ans - No. Only policies issued by domestic insurance companies can be held in the eIA.

**16. Are both mobile number and e-mail id mandatory for opening an eIA?**

Ans- Yes, both mobile number and e-mail id are mandatory for opening an eIA.

**17. Do I have to approach CIRL directly to open my eIA or can it be through agents appointed by CIRL?**

Ans - One can open an account through either CIRL or its branches directly or through any of the agents i.e. Approved Persons (APs) of CIRL. The complete list of APs and their locations are available on our website '[www.cirl.co.in](http://www.cirl.co.in)'.

**18. Can the KYC updated with KRA be used to open eIA?**

Ans - KYC available with KRA registered with SEBI, cannot be used for opening eIA. KYC Documentation has to be submitted to CIRL/AP for opening eIA.

**19. Can I open separate eIA to hold policies issued by different companies?**

Ans - A person can open only one eIA, to hold insurance policies in electronic form.

**20. Can I open separate eIA with different APs?**

Ans - A person can open only one eIA across all APs/IRs.

**21. How do I operate the account?**

Ans - Immediately after your account is opened, you will receive a welcome message on your registered email ID and mobile number. Thereafter, you can use the login and password received by you through the aforesaid communications to access your account.

**22. Is it necessary to appoint an Authorised Representative (AR) for every eIA?**

Ans - AR is a person who will be entitled to access the eIA of the policyholder in the event of his/her demise or in his/her incapacity to operate the eIA the present guidelines require an eIA account holder to appoint an AR. If an eIA does not wish to appoint a third person as a AR, he/she can appoint themselves as the AR for the eIA.

**23. Can my insurance agent be appointed as AR?**

Ans - Any adult individual can be appointed as an AR.

**24. Will my insurance agent know about all the policies held by me even if it is procured directly or through some other agent?**

Ans - Insurance agent will not know about all the policies held in your account. The insurance agent will know only about policies that are sourced through him.

**25. Can lapsed polices be dematerialized?**

Ans - No. Only active policies can be dematerialised

**26. Can a policy be rematerialized?**

Ans - Yes.

# Our Key To Secure Your Insurance Policies...



## Simply Demat Them!

Open an e-Insurance account with CIRL and monitor your Insurance Policies online.

To know more, contact your AP today or click here: [www.cirl.co.in](http://www.cirl.co.in)



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*Aaj Digital . . . . Toh Kal Befikar*

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