# New Digital Initiatives of NSDL

(End-to-End digital solution)



### **New Digital Initiatives**



- Move towards Digitalization
- Quick on-boarding of Clients
- Improvised collaboration with Participants
- Quick data processing, transmission and storage
- Growing Client expectation and Client delight

### **API for Account Opening**



#### Direct API to NSDL

- Direct API to NSDL Depository System
- Accounts to be opened in few minutes/seconds
- Call back response with DP ID and Client ID
- SMS to Client on activation of accounts with DP ID and Client ID
- Automatic updation in DP System with requisite fields

#### Benefits

- Facilitates and boosts online account opening
- Process of account opening automated in toto.
- Reduces TAT
- API available 24x7

# API for Delivery Instructions / Pledging securities



#### Features

- Broker to re-direct Client to NSDL Demat Gateway for submission of mandate for selling securities/pledging securities
- Client can authorize the instruction using OTP/MPIN at NSDL Demat Gateway
- Facility to authorize multiple ISINs at a time or select basket of ISINs and authorize it at a time
- Instant Call Back Response from NSDL Demat Gateway with respect to status of instructions
- Automatic updation in the responses for Participants



#### Access to NSDL eCAS

- Client access to NSDL's IDeAS website through tech integration between Business Partner and NSDL
- IDeAS Value added service to Clients
  - Access to NSDL e-CAS
  - Download NSDL e-CAS of last 12 months
  - View latest balances of the demat account along with the value based on the previous day closing price
  - View transactions of demat account of last 30 days
  - Access to NSDL's E-Voting facility
  - Download 'Form 26AS'



# **NSDL's Third Party Digital LAS**

- Product to be offered by Banks / NBFCs
- Consumer (End Users) All demat account holders of NSDL including in-house Clients of Bank DPs
- Banks/NBFC to upload on NSDL's e-Services:
  - Approved securities (ISIN)
  - Single Scrip Lending
  - Price
- Initial Authentication by Banks/NBFCs
- Client is re-directed from Bank / NBFC to NSDL's LAS website for pledging securities as collateral for Loan.
- End-to-End digitization between the Lender and NSDL.



## Client on-boarding

#### Instigo

- Instigo DIY is a white-labelled solution
- Facility to on-board Client in digital / paperless mode
- Facilitates opening of trading and demat account
- Manages integration with various entities viz., KRA, ITD, Banks (penny drop), e-Sign, Payment gateway, digilocker in one Go.
- Governance / Verification module for verifying the documents by back office / Operations officials
- Computing resources viz., hardware and maintenance etc managed by NDML
- Compliant to KYC process prescribed by SEBI

#### **NSDL Product & Services**



- DP system of Participants on Cloud
  - Procure windows license and SQL server license for database.
  - Carry out administrative work like daily database backups, weekly reorg etc.
  - Deploy security features like anti-virus, etc.
  - Deploy separate server for carrying out DR related activity.

- DPM Plus (NSDL's limited purpose back office system for Participants)
  - Single Sign-on
  - Billing
  - Resident Individual account opening
  - KRA Integration
  - Printing and sending of CML/SOH with prices through email
  - DP MIS



# Thank you