



Dos and Don'ts and best practices to be followed for CDSL Demat account holders

In CDSL's endeavor towards making the Indian Securities Market - Transparent, Efficient, & Investor friendly by providing a safe, reliable, transparent, and trusted record-keeping platform for investors to hold and transfer securities in dematerialized form, the following are the simple Dos and Don'ts and best practices to be followed by the investors to protect themselves from fraudulent practices.

1. Verify your transaction statement carefully for all debits and credits in your account. In case of any unauthorized debit or credit, inform your DP or CDSL.
2. Intimate any change of address or change in bank account details to your DP immediately.
3. While accepting the Delivery Instruction Slip (DIS) book from your DP, ensure that your BO ID is pre-stamped on all the pages along with the serial numbers.
4. Keep your DIS book safely and do not sign or issue blank or incomplete DIS slips.
5. Strike out the empty space, if any, in the DIS, before submitting to DP.
6. For market transactions, submit the DIS ahead of the deadline time. DIS can be issued with a future execution date.
7. The demat account has a nomination facility and it is advisable to appoint a nominee to facilitate your heirs in obtaining the securities in your demat account, on completion of the necessary procedures.
8. To open and operate your demat account, copy of PAN card of all account holders is to be submitted to the DP along with original PAN card, for verification.
9. Register for CDSL's SMART (SMS Alerts Related to Transactions) facility. If any unauthorized debit is noticed, the BO should immediately inform CDSL and the Main DP, in writing. An email may be sent to CDSL at complaints@cdslindia.com.
10. Register for CDSL's Internet based facility "easi" to monitor your demat account yourself. Contact your DP or visit CDSL's website: www.cdslindia.com for details.
11. In order to receive all the credits coming to your demat account automatically, you can give a one-time, standing instruction to your DP.
12. Before granting Power of Attorney to anyone, to operate your demat account, carefully examine the scope and implications of powers being granted.
13. CDSL sends alerts to investors on their registered mobile number through SMS and e-mail for any modification done in their master details, debit in Demat account, pledge creation, change in nominee, etc.
14. Pay attention to SMS's and emails regularly sent by CDSL. If you receive an SMS for a transaction not executed by you, inform your DP/CDSL immediately.
15. Inform your DP of any change in your Personal Information (for example address or Bank Account details, email ID, Mobile number) linked to your Demat account in the prescribed format and obtain confirmation of updation in the system.
16. Protect your login details and do not share login credentials with anyone. The password should be unique. Keep strong and complex passwords and change the password at regular intervals.
17. Do not share the One Time Password (OTP) received from your DP/ CDSL. These are meant to be used by you only.
18. Do not share login credentials of e-facilities provided by CDSL such as e-DIS, easiest, etc. with anyone else.
19. Do not download any unknown application on your phone/device. The application may access your confidential data secretly.
20. Exercise the option to freeze the Demat account if not being used for a long duration.
21. Ensure that your holding and transaction statements are received periodically as instructed to your DP. You are entitled to receive a transaction statement every month if you have any transactions.
22. Check your Demat account statement on receipt. In case you notice any unauthorized debits or credits, contact your DP for clarification. If not resolved, you may lodge your complaint by visiting www.cdslindia.com Post Your Grievances (<https://www.cdslindia.com/Footer/grievances.aspx>)