Easi/Easiest User Guide – BOs

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Prologue:

The evolution of the Indian capital market has seen several enhancements during the past few years and this has been a result of innovative use of newer technologies. In the reduced settlement cycle era, investors require updated demat account information at a much faster pace than ever before.

In order to assist a CDSL demat account holder to easily adapt to the fast reducing settlement cycle, CDSL has introduced **'easi' (electronic access to securities information) and 'easiest' (electronic access to securities information and execution of secured transaction)**, its Internet-enabled services to empower a demat account holder in managing his securities 'anytime-anywhere' in an efficient and convenient manner, all in a state-of-the-art secure environment.

Frequently used Terms:

Easi	Electronic Access to Securities Information
Easiest	Electronic Access To Securities Information And Execution Of Secured Transactions
DP	Depository Participant
BO	Beneficial Owner
BOID	Beneficial Owner Identification Number
CM	Clearing Member/ Broker
CM ID	Clearing Member Identification Number
DP ID	Depository Participant Identification Number

Easi (Electronic Access to Securities Information)

Easi (Electronic Access to Securities Information) is a convenient, easy to operate internet based facility, which allows registered Beneficial Owners (BOs) to access their demat account through internet to check their demat account details anytime anywhere, through CDSL's website www.cdslindia.com.

Benefits of 'easi' to BOs:

- ✓ You can access your demat account information from anywhere, at anytime through Internet.
- ✓ You can monitor status of Settlement Instructions
- ✓ Reduction in efforts, time spent and costs in –
    - o Obtaining information from DP
    - o Valuation of portfolio
    - o Searching for yesterday's closing rates through the fine print of newspapers.
    - o With the updated information available through easi, a BO can make more effective decisions about portfolio.
- ✓ This facility is provided at free of cost

Facilities of 'easi' to BOs:

- ✓ Viewing and printing details of current holdings and / or transactions for any 30 days as well as transaction cum holding statement for a financial year [365 days] in his/her demat account.
- ✓ Viewing and printing the valuation of holdings in his/her demat account based on the previous day's closing price.
- ✓ Viewing multiple demat accounts details through a single login ID [maximum 8].
- ✓ Viewing of Consolidated Account Statement [CAS]
- ✓ Monitoring corporate announcements related to the securities held in a demat account. A BO also has an option to add upto 25 ISINs not held in demat account to monitor corporate announcements for such ISINs.
- ✓ E-locker facility, to store and view important documents

Registration Procedure for 'easi':

- ✓ Logon to CDSL's website www.cdslindia.com Click on 'Login to – New System My easi' link available under 'Quick Links' on homepage.

✓ Click on 'To Register for Easi' link [refer fig.1]

Fig.1

✓ Enter your 16 digits demat account no. as login name
✓ Enter your complete PAN and first 04 digits of date of birth as password (DDMM) [refer fig.2]
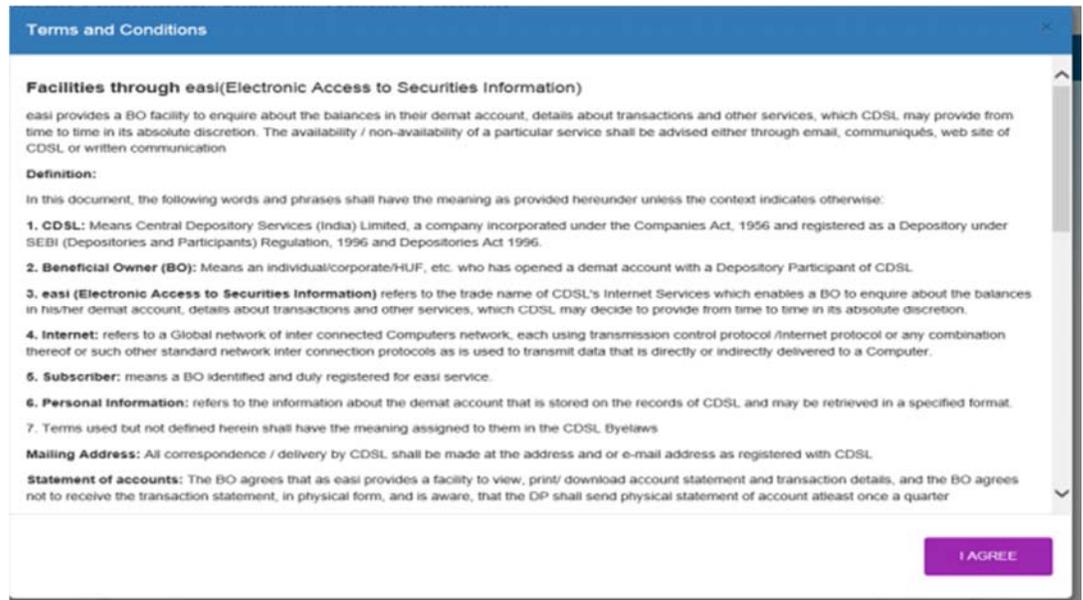

Fig.2

Fig.3

- ✓ Please read terms and conditions and click on 'I Agree'. [refer fig3]
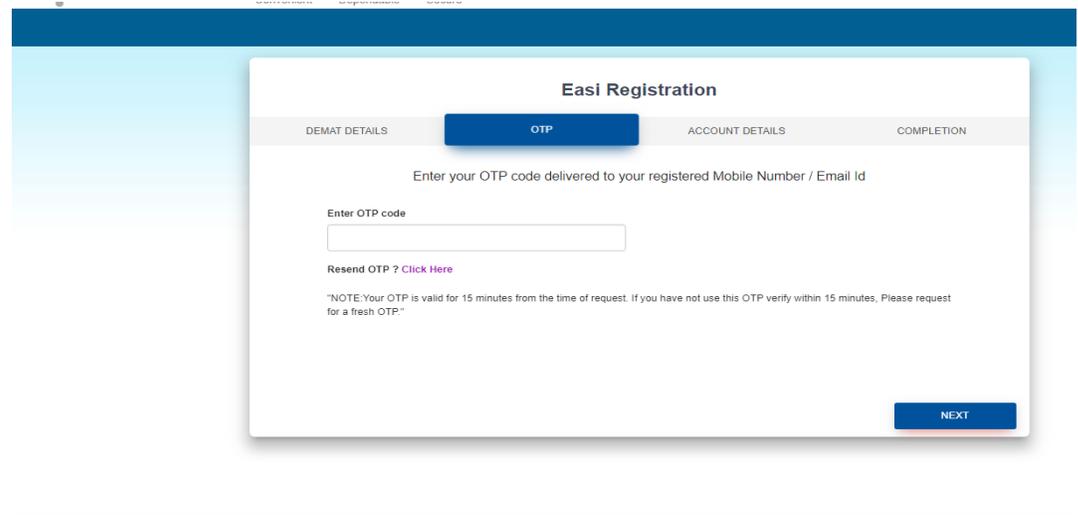

Fig.4

- ✓ Enter the OTP [one time password] received by you on your Registered Mobile no. [refer fig 4]
- ✓ (If mobile no. is not registered, you will be required to contact your Depository Participant and register your Mobile no for SMS alerts .i.e. SMART, incase of NRIs and CBOs OTP will be received on the registered email id)

NOTE

- ✓ In case of Clearing Member / NRI account holder OTP will be received in their Email ID as registered in the demat account and the same should be a valid email id.
- ✓ OTP received in Mobile is valid for 3 minutes and the OTPs as received in Email is valid for 5 minutes

✓ The OTP can be regenerated up to 3 times, beyond which the user has to initiate the process of registration again (Entering of BOID + PAN)

Fig-5

✓ Next User will proceed for updating the online entry form where the following details as recorded in the users demat account will be pre populated: [refer fig 5]

✓ **Enter preferred username**

✓ Enter the Password

✓ Confirm Password

✓ Security Question Your Answer

✓ Confirm Answer

Click on next and complete and complete the registration process.

[Please note, the username cannot be changed/modified after registration is completed.]

✓ On completion of the registration process, the system will ask you to change the password.

✓ At the end of registration System will display the message registration process completed, click on 'OK'.

✓ Thereafter, the system will ask you to change the password. BO will have to mandatorily change the password, and click on **submit**.

To login to your account:

• Logon to www.cdslindia.com and Click on – 'Login to – New System My easi' . [refer fig 6]

Fig. 6

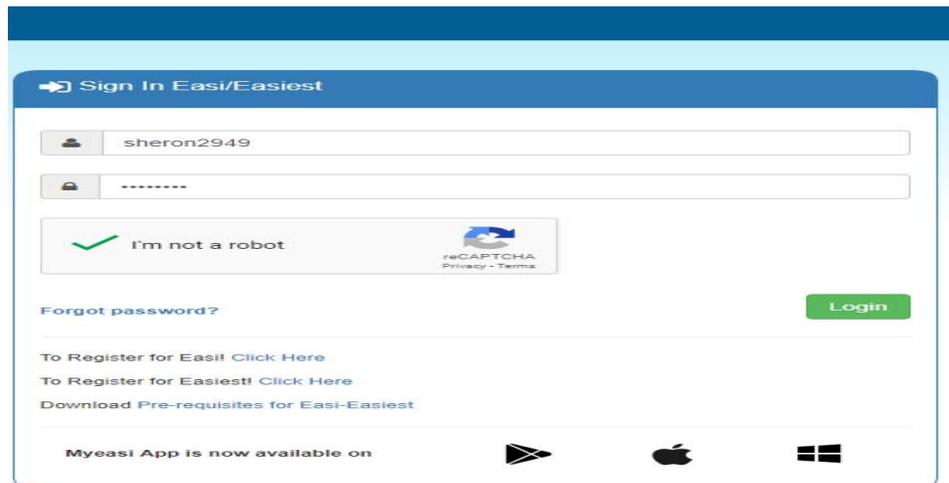- Enter your username and password, click on 'Login'. [refer fig 7]

Fig. 7

Various Facilities available in BOs 'easi' Login:

After registration, following various options will be available to BOs in their 'easi' login as mentioned below:

Account Details:

In this option:

- ✓ The current demat account holdings is displayed [refer fig.8]
- ✓ Total as well as ISIN wise Valuation of holdings is available. The valuation of holdings is available on the basis of the last closing price on the exchange.
- ✓ ISIN wise balance held in a demat account as well as transaction details are available
- ✓ The facility of displaying ISINs with zero balances is also available

✓ A BO can either download the holding statement as CSV or take the print out of the same.
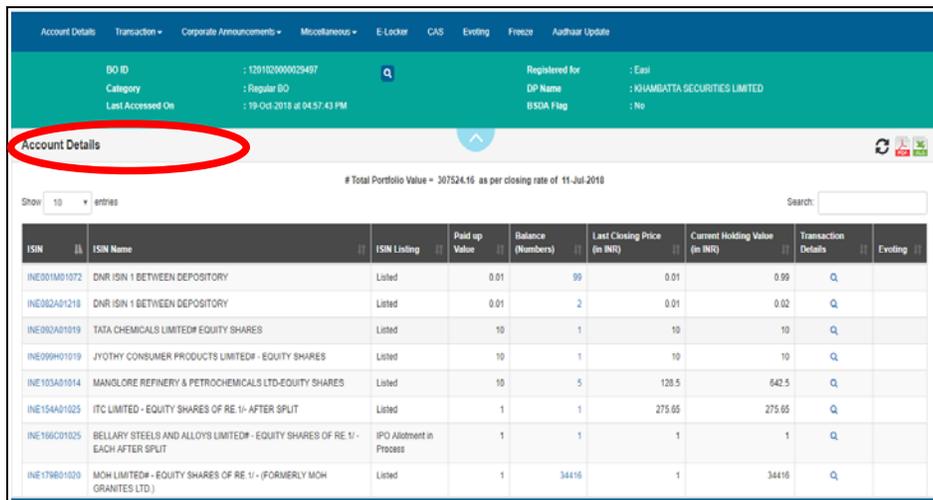

Fig. 8

Upon clicking on the ISIN, the details of the particular ISIN will be available to the BO i.e. ISIN Description, type of Security, Status of the security, Listing status. Refer fig. 9
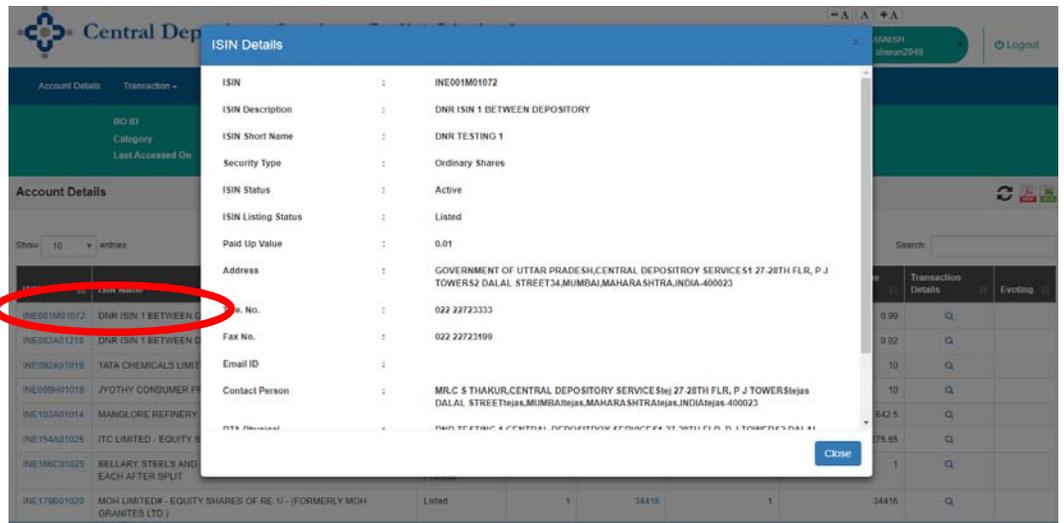

Fig.9

Upon clicking on the Balance number the status of the particular ISIN will be available to the BO i.e. Pending demat /Pledge/ Lock-in etc status will be available to BO - refer fig. 10 and fig.11

Fig.10

Fig.11

Upon clicking on transaction details of a particular ISIN, the details of the transaction for that particular ISIN (off-market, on-market and inter-depository) of any 30 days is available through this option. A BO can either download the transaction statement as CSV or take the print out of the same. refer fig.12 and fig .13

Fig.12

Fig.13

Transactions Inquiry:

The transaction inquiry (off-market, on-market and inter-depository) of any 30 days is available through this option. A BO can either download the transaction statement as CSV or take the print out of the same. refer fig.14, fig.15 and fig.16
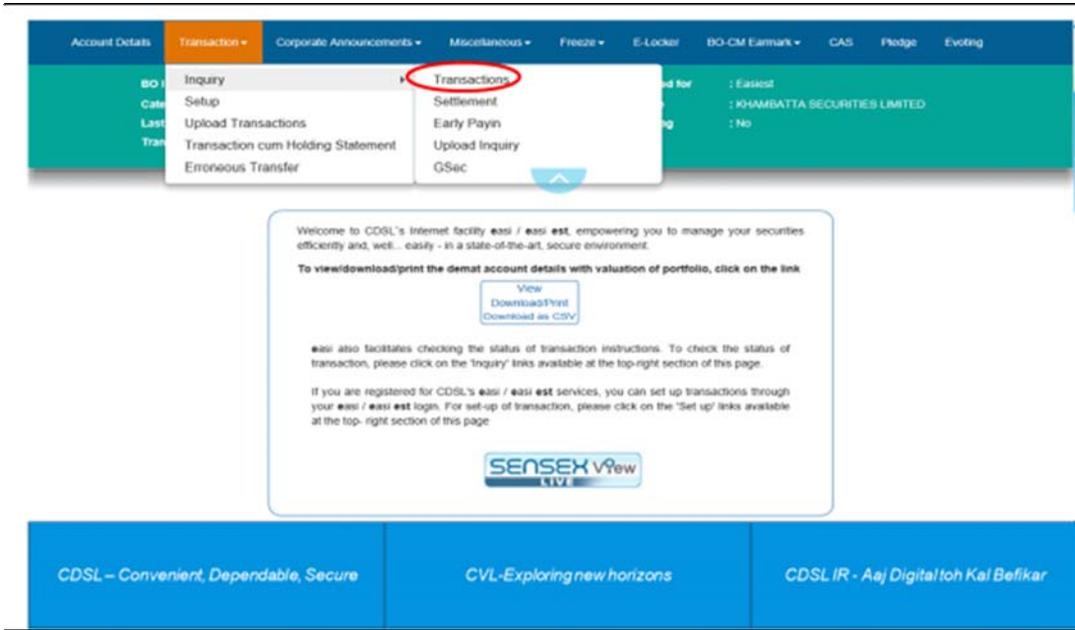
Fig.14
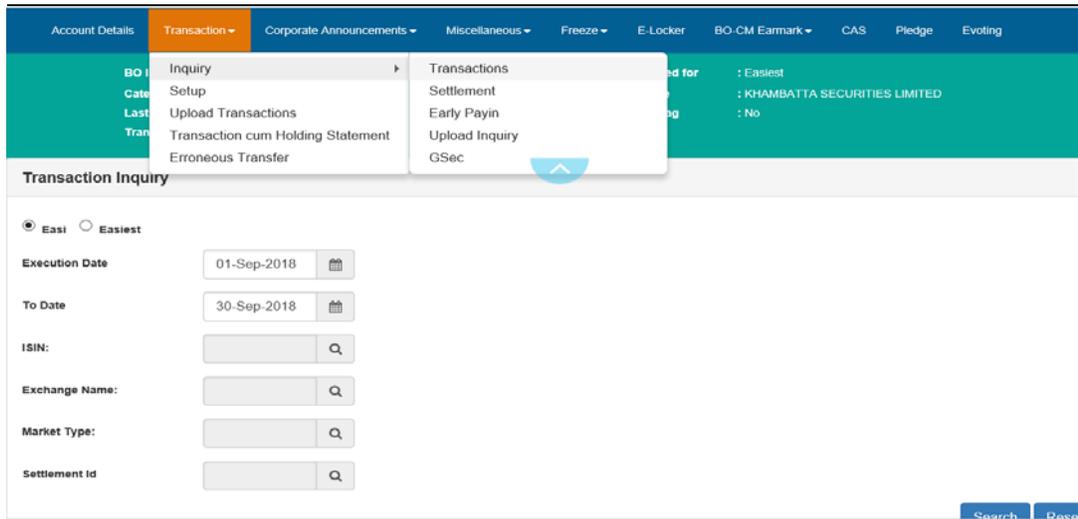
Fig.15
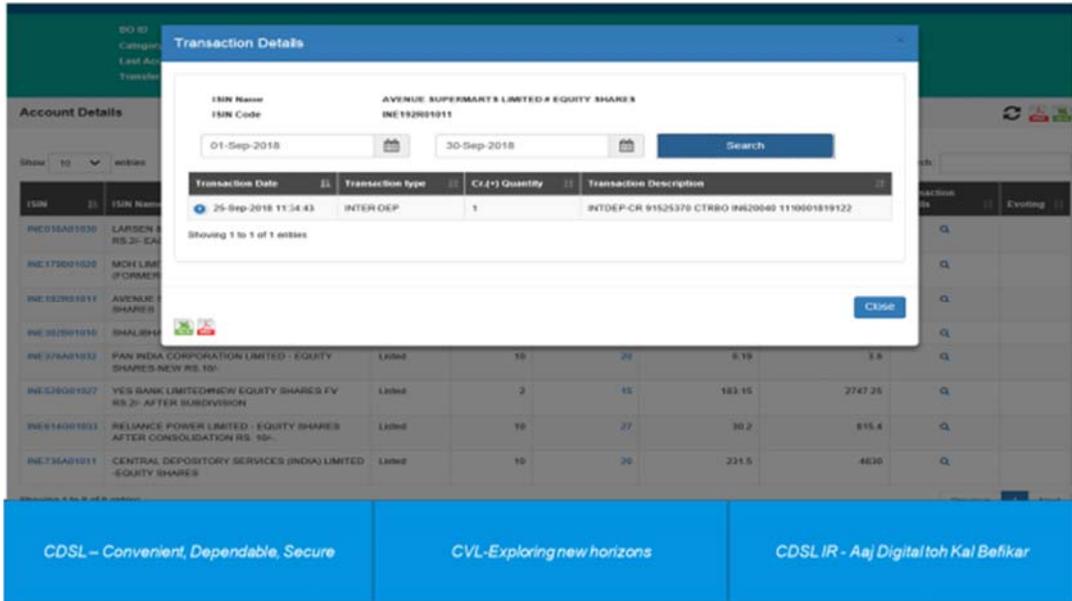
Fig.16

Transaction CUM Holding Statement:
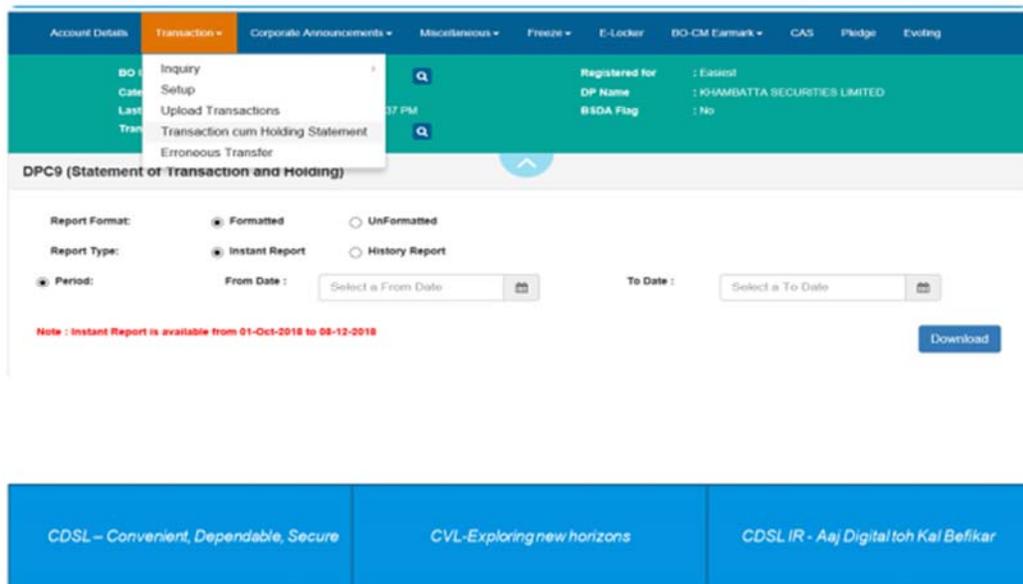
Fig.17

The transaction cum holding statement is available to the BO, wherein the BO will be able to print the details of their current demat account holdings and/or transaction statement for the period of 30 days from the option Instant report as shown in Fig.17 option (as specified by the BO) as well as transactions cum holding statement will be available to the BO for a particular financial year from the option History statements as shown Fig. 18, Fig 19and Fig 20.
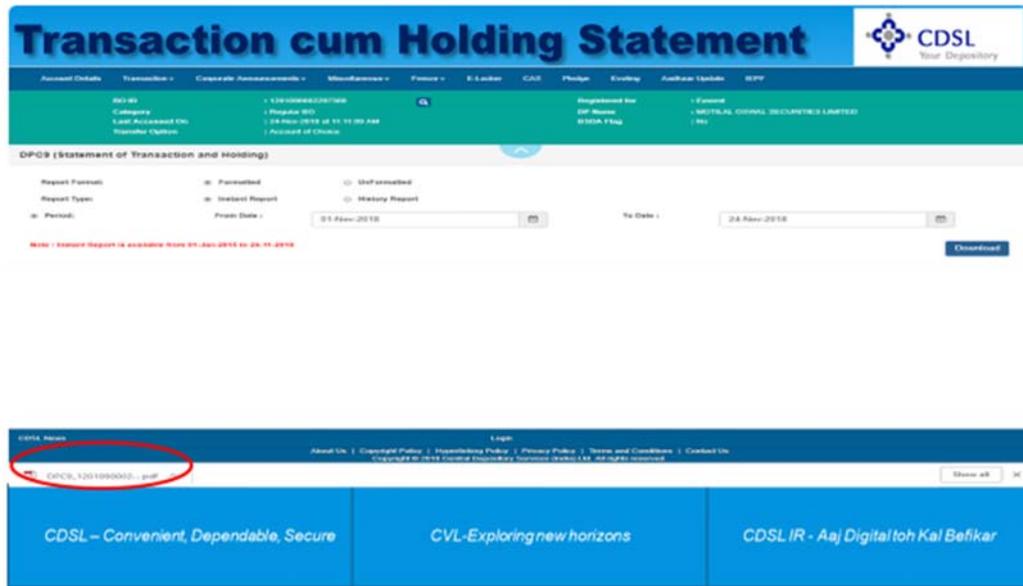
Fig. 18
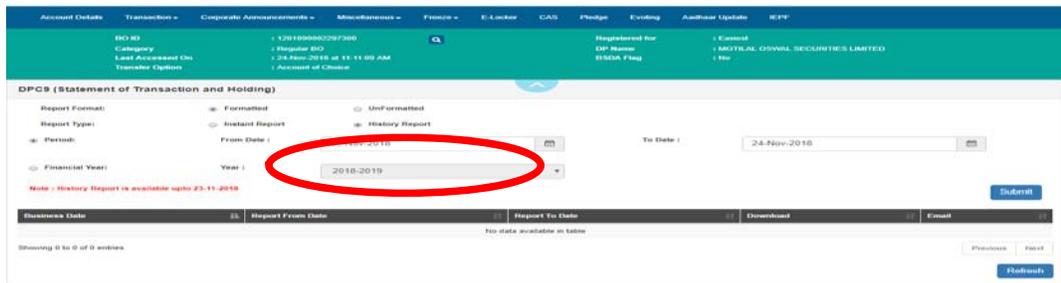
Fig. 19
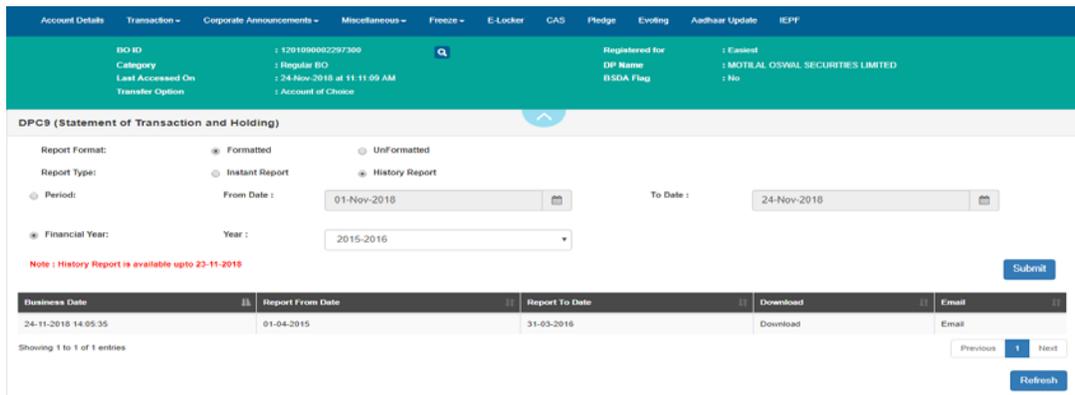
Fig.20

Corporate Announcements:

A BO can monitor corporate announcements for the securities held in demat account. BO can also add upto 25 ISINs not held in their demat account and wish to monitor the corporate announcement for the same. Refer fig.21

 Fig.21

To view the corporate action for that particular ISIN click on the link as shown, upon clicking on the link system will guide you to the BSE website, wherein you will be able to view the complete details of the corporate action of that particular ISIN . refer fig.22

Fig.22

BO can also add upto 25 ISINs not held in their demat account and wherein they wish to monitor the corporate announcement for the said ISIN from the menu Corporate Announcements and from the option Add/Remove ISINs refer fig.23
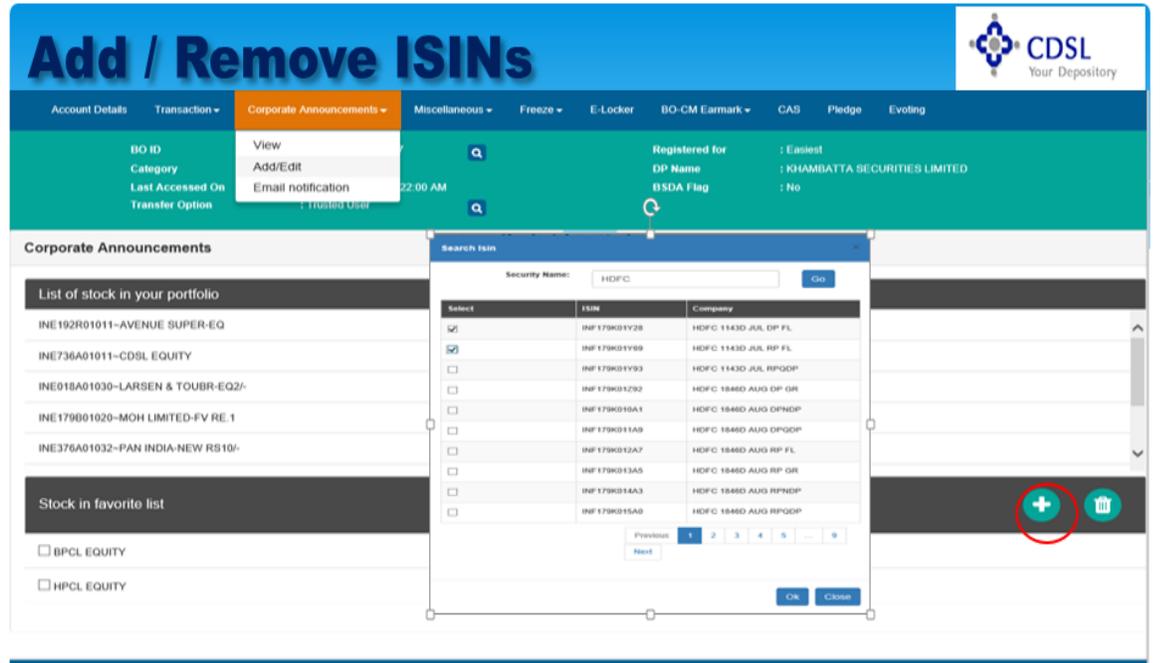
Fig.23

A BO can also register or deregister for email notification for corporate announcement as shown in fig. 24, 25, and fig .26.
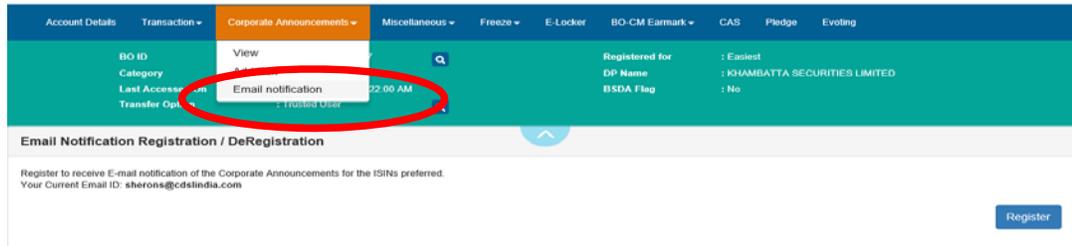
Fig.24
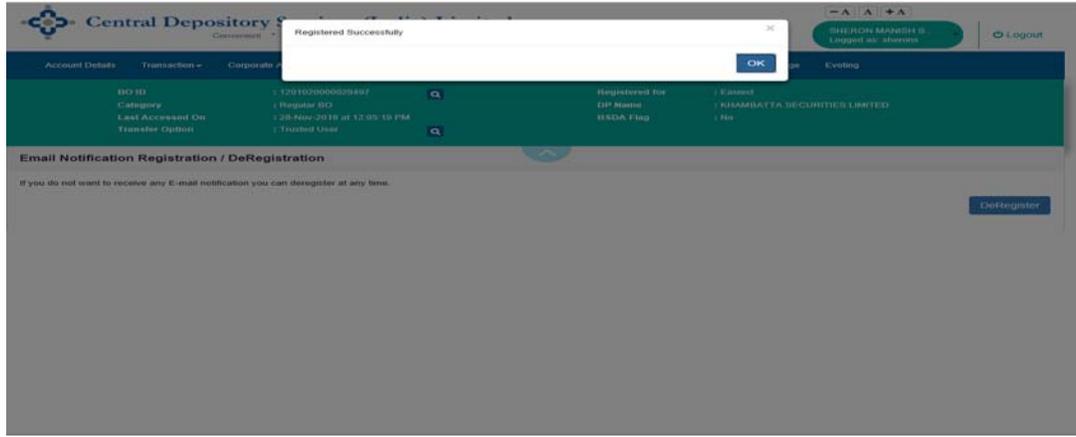
Fig.25
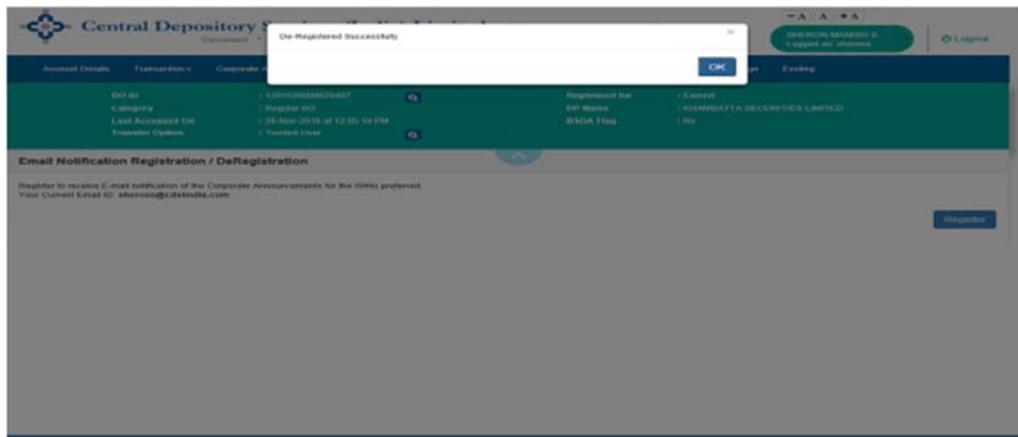
Fig.26

Miscellaneous:

View Demat Details:

✓ A BO can view their Demat Account details [i.e. Profile details], through the Miscellaneous Menu and option View demat account details.

Edit Profile:

BO can edit his/her profile details from the Miscellaneous Menu, through Edit Profile link .

A BO can modify the telephone number, email ID and security question registered for his/her 'easi/easiest' login and demat account refer fig. 27 & 28.
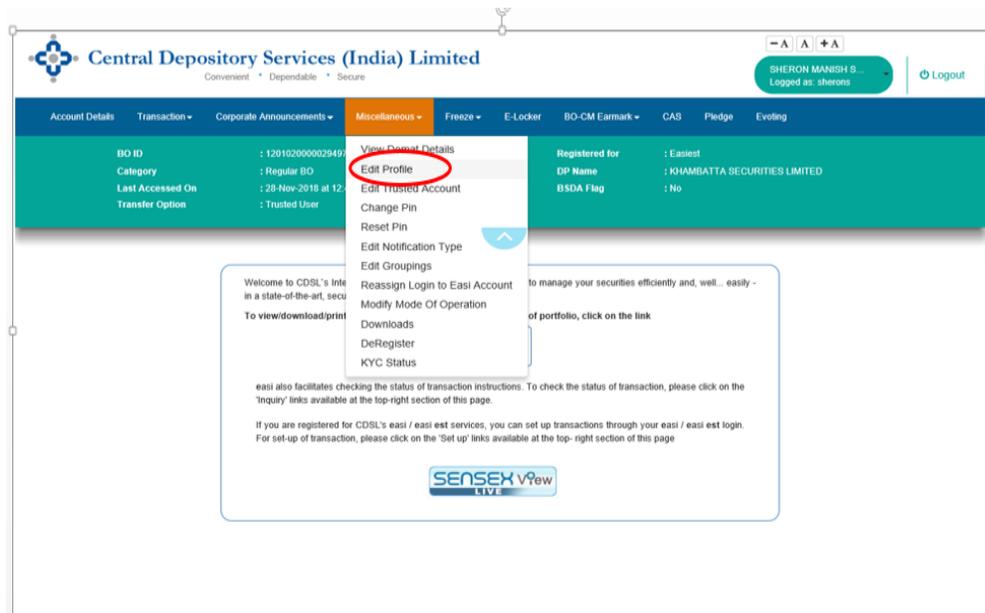
Fig. 27
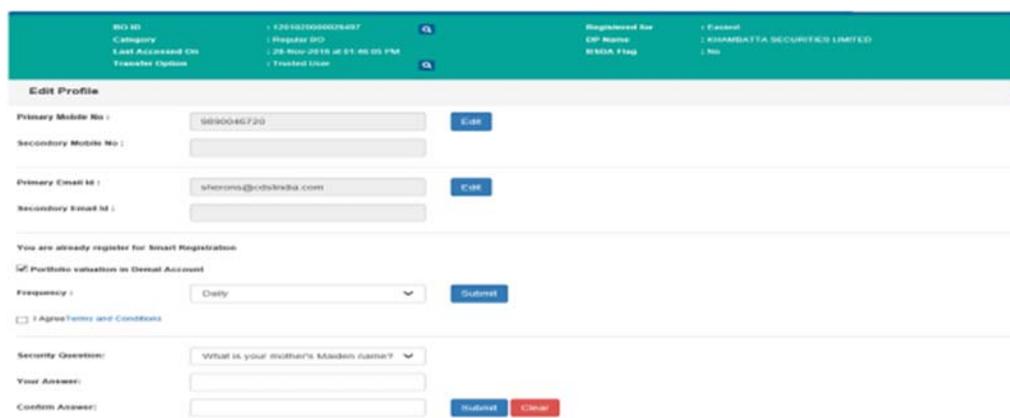
Fig .28

1. A BO can <u>modify the contact information i.e. contact number, email ID recorded for his/her demat account in CDSL system.</u> To change/modify the contact information recorded for his/her demat account in CDSL system:

- A BO can submit the request for modification from his/her 'easi/easiest' login and demat account.

- A BO will have to click 'Edit Profile' link.

- Page will display both the email ids as recorded in easi and demat account with the edit button. [In case if the email id recorded in easi and demat account is one and the same only one email id with a edit button will be available to the user]

- Upon click of edit button, system will allow the user to edit the email id, after editing the email id, user will click on "send OTP" button.

- In case if the new email id entered by the user existing in another demat account, family declaration will be available to the BO, wherein the BO has to click on 'Yes'.

- Next OTP will be available to the BO. BO has to enter the OTP and complete the process of change of email id.
- In case if the user is not registered for SMS alert facility, message will be available to the BO "Mobile number not registered for SMART, Please register for SMART to Continue".
- Similarly BO can Register as well as edit his smart registered mobile no.

Note : In case of change of SMS alert mobile no. OTP will be sent on registered email id as recorded in demat account.

- A BO who submits such change/modification request from his/her 'easi/easiest' login, **need not submit the modification form to his/her DP for the same**.

Edit Groupings:

It is a facility provided by CDSL wherein a BO can group additional demat accounts to his/her 'easi/easiest' login and view the holdings as well as transaction details of the grouped accounts using a single login. [Refer Fig. 29 & 30]

- A BO can group maximum 08 additional BOIDs to his/her login during registration or as and when required.
- Grouping registration forms generated on grouping of accounts have to be signed by the account holder(s) and submitted to the respective DP for authentication.
- On authentication by the DP, the grouped accounts will be activated and the user will be able to view the grouped accounts through single login.
- Grouped accounts will have *only easi (view)* rights irrespective of the rights of primary account – i.e. easi or easiest.
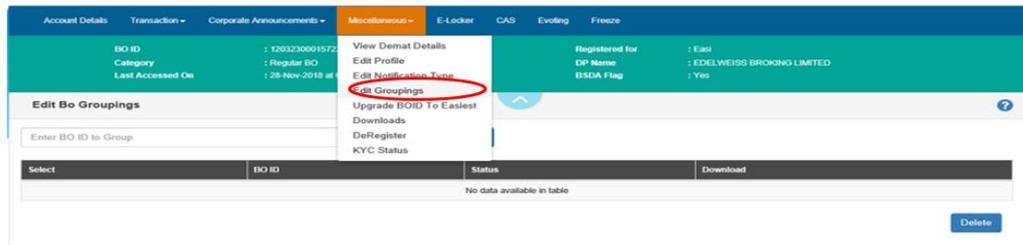
Fig. 29
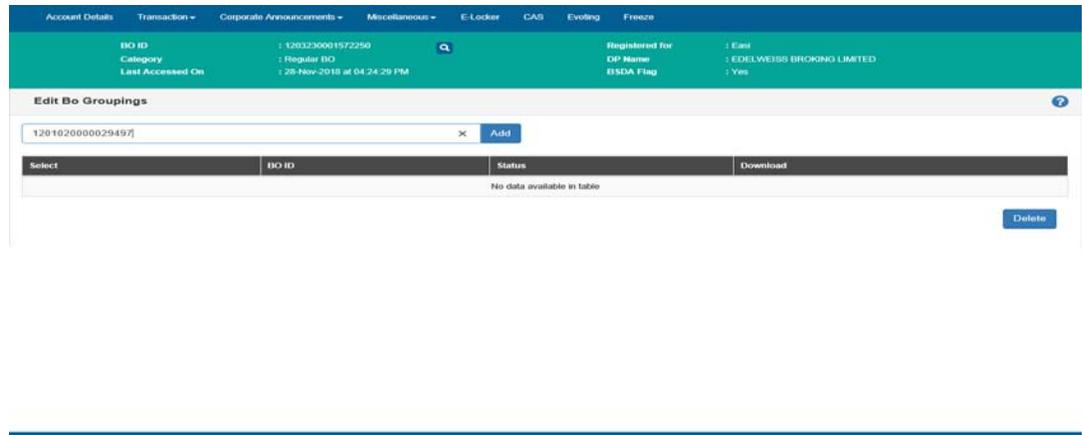
Fig.30

Upgrade BOID to 'easiest':

A BO registered for 'easi'; who wish to register for 'easiest' need to register through 'Upgrade BOID to easiest' option available in their login. Further, the registration form generated on completion of the registration process has to be submitted to the DP for authentication.

On authentication by DP, the BO's login will be activated for 'easiest'. The features and facilities provided to the BO through 'easiest' are explained in the upcoming pages. [Refer Fig. 31 & 32]
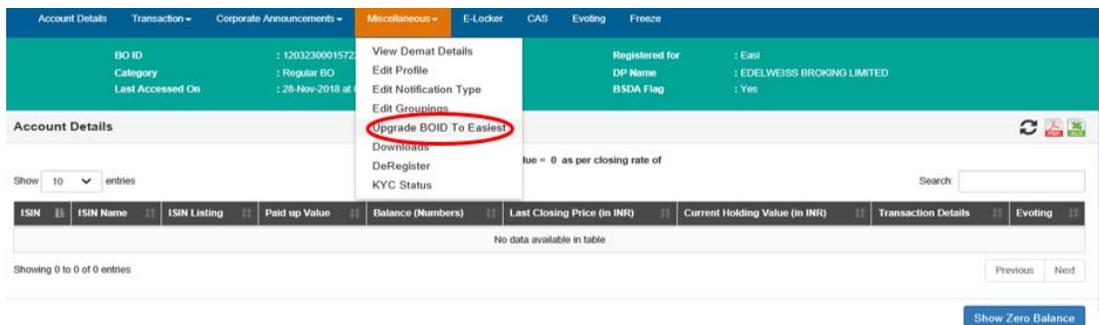
Fig.31
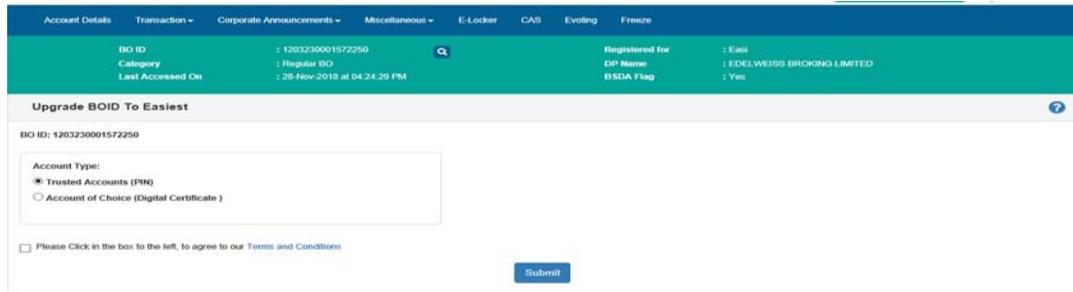
Fig. 32

Deregister:

The 'easi/easiest' users, who do not wish to continue with their login, can deregister for the same using this option.

E-Locker

Easi/Easiest users can now scan and store their Financial/non-Financial Information/important documents such as PAN copy, AADHAR, Birth Certificate, Electric bill, GAS bill, LIC premiums, Bank Schemes, Credit/Debit card details/ Mutual fund details, policy etc securely in the E-Locker tab that is available to the easi/easiest users in their login, so that the same is available and accessible to users at anytime and from anywhere. [Refer Fig. 33, 34 & 35]

Fig.33

Fig.34
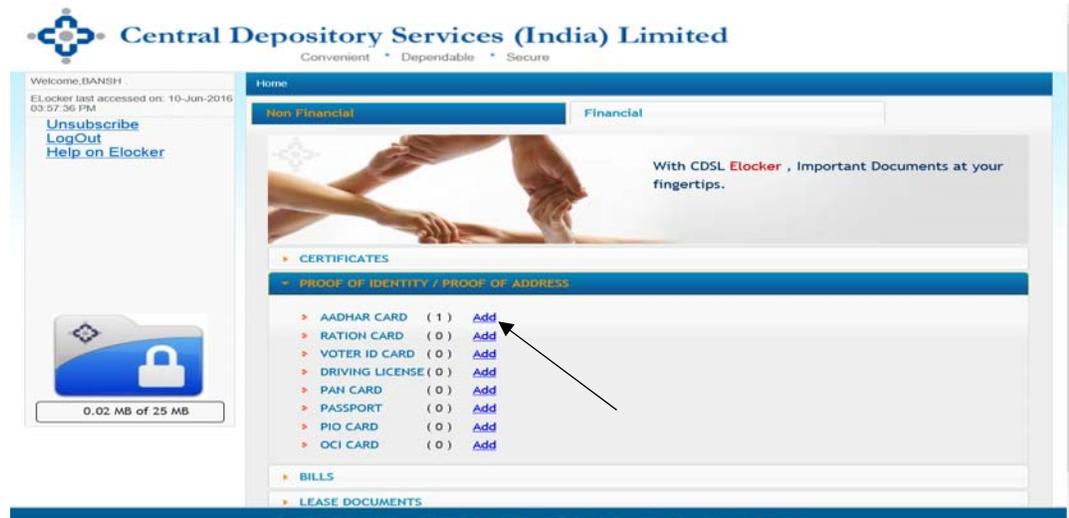
Fig.35

CAS - <u>Consolidated Account Statement</u>

Easi/easiest users can view and download the CAS statements sent by CDSL for a particular month from their easi/easiest login from the new tab 'CAS' menu available in your easi/easiest login to view your CAS statements. **<u>Further, the users can also register for email statements from the CAS menu.</u>** To enable the receipt of all transaction statements (including CAS) by way of email, user can now provide their consent for the same 'online' through the option 'Registration
 for Email Statement'. [Refer Fig.36 & 37]

Fig.36
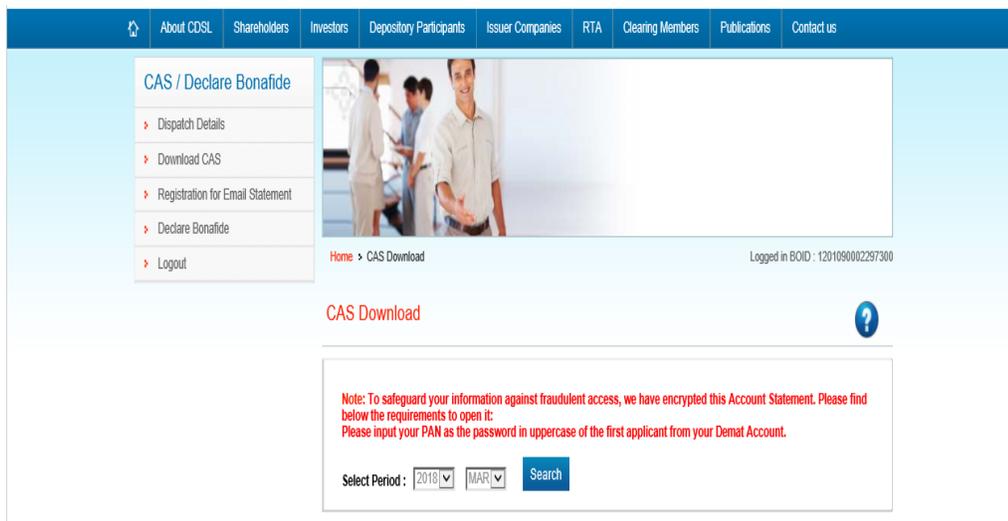
Fig. 37

Using the said option user can update the email id where the user desires the transaction statement to be sent / edit the existing email id in your demat account.

The BO can unfreeze the account or ISIN balances frozen by him/her from 'easi/easiest' login. The BOs need not submit the freeze/unfreeze request form to its DP in case the freeze/ unfreeze request has been set up by the BO from his/her 'easi/easiest' login.

Change Password:

This function enables the BO to change the password for his/her 'easi/easiest' login. The client will have to enter the existing password as old password and a new password of his choice. [Refer Fig. 38]

Once the password is changed, the BO can login using the new password set by him/her.

Fig.38

Easiest (Electronic Access to Securities Information and Execution of Secured Transaction)

a) Benefits of 'easiest':

- ✓ A BO can access 'easiest' from anywhere and anytime through internet
- ✓ Submission of debit/credit transaction instructions to effect off-market, settlement, Interdepository and early pay-in transactions through internet
- ✓ In case a BO submits the transaction instructions from his/her 'easiest' login, then they need not submit the Delivery Instruction Slip (DIS) to their DP.
- ✓ If a BO subscribes to 'easiest', all the facilities and benefits of 'easi' will be automatically available to the BO in his/her login

✓ A BO can monitor the status of the instructions submitted through 'easiest' login also.
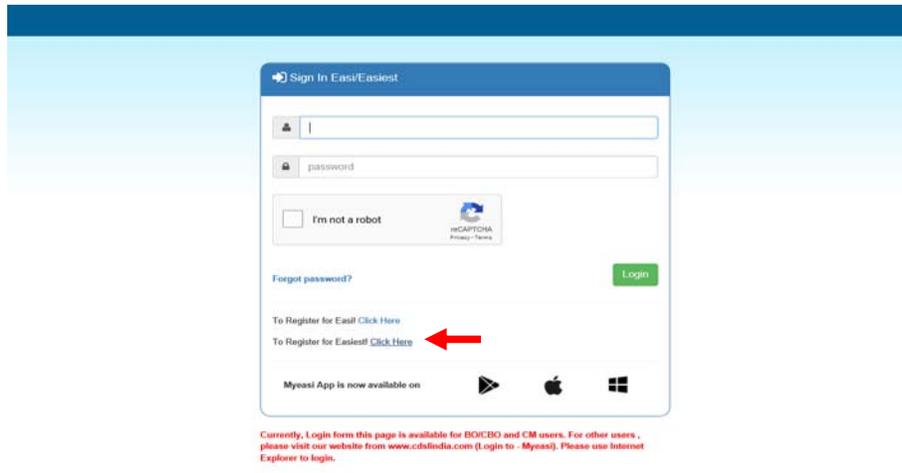
Fig.1

b) <u>Registration Procedure for 'easiest':</u>

A BO has to follow the procedure given below to register for CDSL's 'easiest' facility:

- Logon to www.cdslindia.com
- Click on 'Login to – New System My easi' link available under 'Quick Links' on homepage.
- Click on 'To Register for easiest' link
- Enter DPID and Client ID
- Enter the OTP received by you on your Registered Mobile no.
  If mobile no. is not registered, user will be required to contact your depository participant and register your mobile no for sms alerts .i.e. smart. In case of NRI &CBOs OTP will be received on the registered email id)
- Please read 'Terms and Conditions' and click on 'I Agree'
- The system will ask to change the username, enter the phone no. the email ID and mobile no. will be pre populated .

At the end, the system will ask to download the registration form. A BO may download and print the registration form and submit the same to Depository Participant (DP) for authentication duly signed by the account holder(s)[Sole holder need not submit the registration form nor the trusted account form to the DP]. After authentication by the DP, a BO will receive the password on the registered email ID has recorded in the demat account].

Please note that, the registration form has to be submitted to the DP within 90 days from the date of registration failing which registration for 'easiest' will be automatically deleted by the system.

c) **Transfer options available to 'easiest' users:**

At the time of registration, the BO will have to choose any one between two transfer options available in 'easiest' i.e. either Trusted Account Transfer option or Account of Choice Transfer option.

A. **Trusted Account Transfer Option:**

⇨ Trusted Accounts are the demat account of the BOs choice to which the BO can transfer the securities to including the clearing members (brokers) accounts .

⇨ A BO can Map/specify up to 4 demat accounts of his choice at the time of registration or later stage, where a BO wishes to transfer the securities .

⇨ The trusted accounts grouped by the BO should necessarily be CDSL accounts. BOs who have opted for Trusted Account option cannot set up inter depository transactions, they can transfer their shares to pre-notified trusted accounts which are opened in CDSL and grouped to their easiest login.

⇨ The transactions set up through the trusted account transfer option has to be authenticated using PIN (Personal Identification Number) which will be emailed to the BO separately. That is: if any BO opts for the Trusted Account option, he will receive two separate emails with two separate passwords, one for accessing his "easiest" log-in and second for the PIN for authorizing his transactions.

⇨ Password and PIN required to be changed at the first time login.

⇨ A BO can also delete the trusted accounts grouped to his/her 'easiest' login.

⇨ Addition and Deletion of trusted accounts to/from BO's easiest login requires DP authentication

Fig.2

The documents to be submitted by the BO in case opted for trusted account transfer option:

⇨ Registration Form

⇨ Declaration Form from Trusted Account Holder

[Sole holder need not submit the registration form nor the trusted account form to the DP].

Note : Trusted account facility is not applicable to Clearing Members.

B. Account of Choice Transfer Option:

⇨ Accounts of Choice Transfer permits transfer of securities from one BO account to any other demat account including the CM settlement accounts.

⇨ All the on-market, off-market, early-pay in and inter-depository transactions are authenticated by means of a Digital Signature Certificate (DSC i.e. e-token).

⇨ The BO has to obtain the digital signature certificate from Registered Authority (RA) of any Certifying Authority (CA) issuing digital signature certificates. CDSL also issues the digital signature certificate to their easiest users at an additional cost.

Digital Signature Certificate:-

⇨ Users, are required to obtain the Digital Signature Certificate from any Registering Authority form [Other RA form]. The duly signed Other RA Form along with the print screens of the token has to be submitted by the user to CDSL routed through the DP.

The documents to be submitted by the BO in case opted for account of choice transfer option:

⇨ Registration Form
⇨ Other RA form along with the Print screens of the DSC

d) How to Transfer of Shares from 'easiest' login:

There are two options available to the BOs who have registered for 'easiest' to transfer the shares from their account to another account:

1) Set Up: -

⇨ Through 'set up' option, a BO can make an individual entry of transactions. The BO will have the following type of transfer options in 'set up' option:

     o   Transaction (Off-Market)

     o   Settlement (On-Market)

     o   Early Pay-in

     o   Inter-Depository (This option is not available for Trusted Account users)

⇨ The BO will have to select the type of transaction and enter the details given on the screen.

⇨
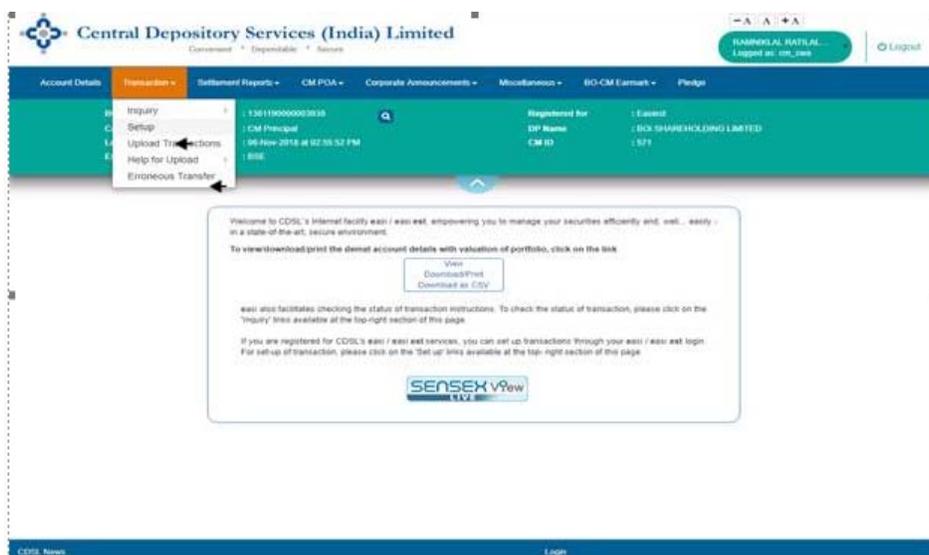
Fig.3

Click on set up option screen as shown in fig.3. Select the type of transfer that you want to set up, in this option we have selected transaction [off-mkt] option as shown below.

Next page will be available, wherein BO will have to click on the bulk set-up. Upon click of bulk set-up, page next page as shown below will be available to you fig.4 & 5.
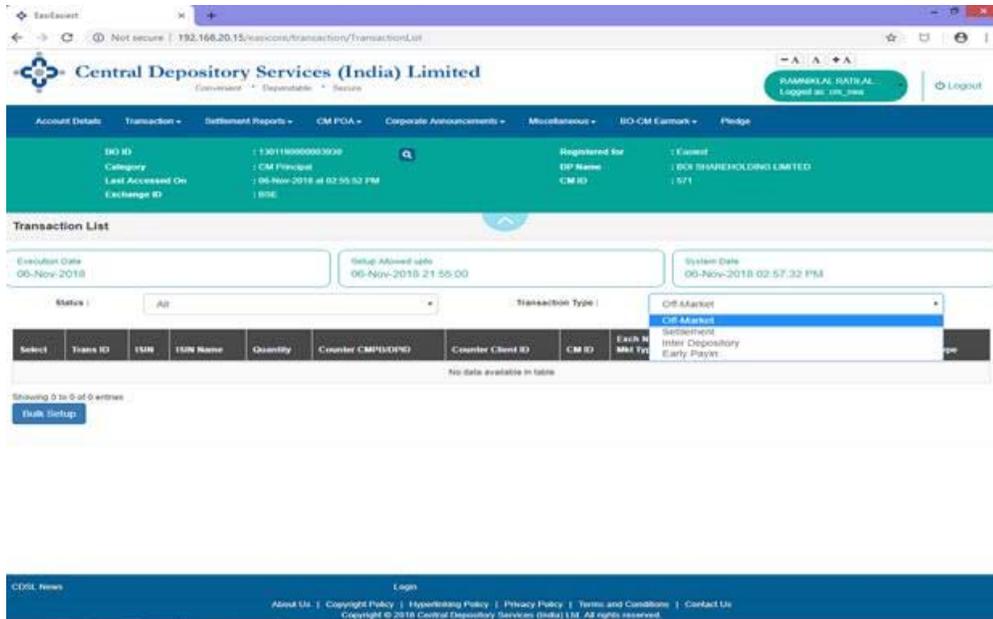
Fig.4
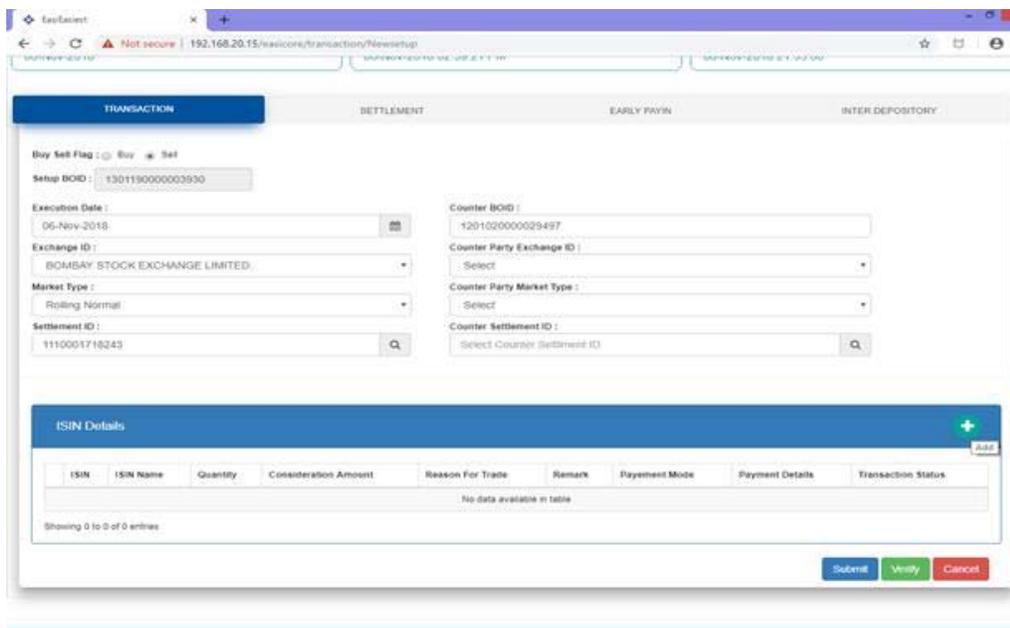
Fig.5

Next , BO has to enter the details of the transaction as shown in fig.6, click on the plus button for look up as shown below for the selection of the ISIN, which BO wishes to transfer from his demat account to the trusted account holder/other demat account.
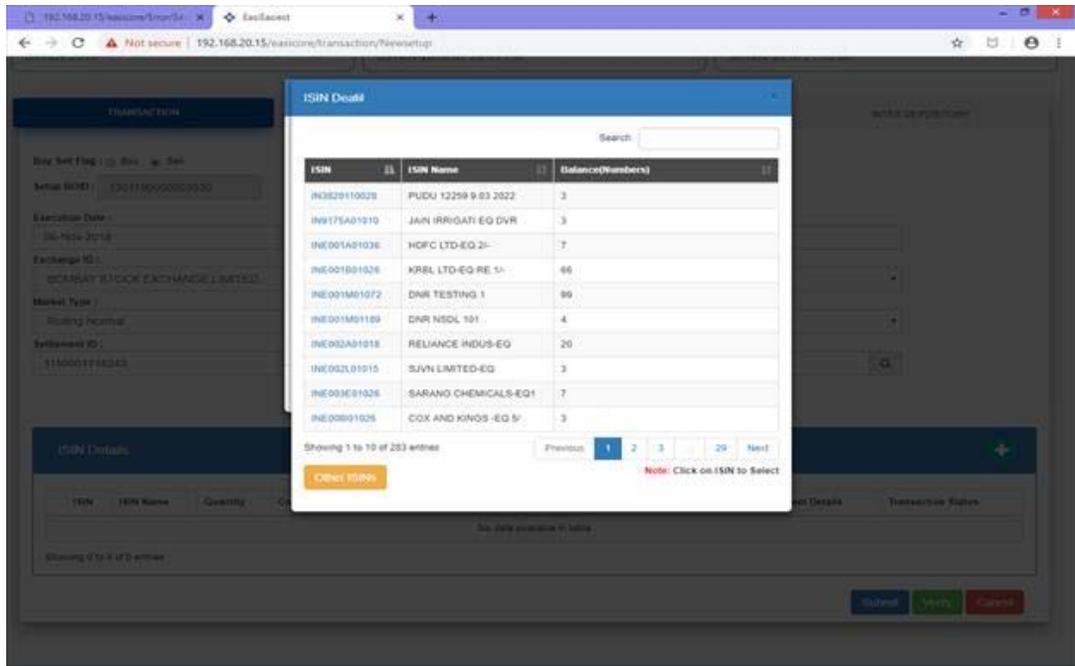
Fig.6

⇨ After entering the transaction details, the transaction ID will be generated. A BO will have to further verify the transaction. [refer fig.7]
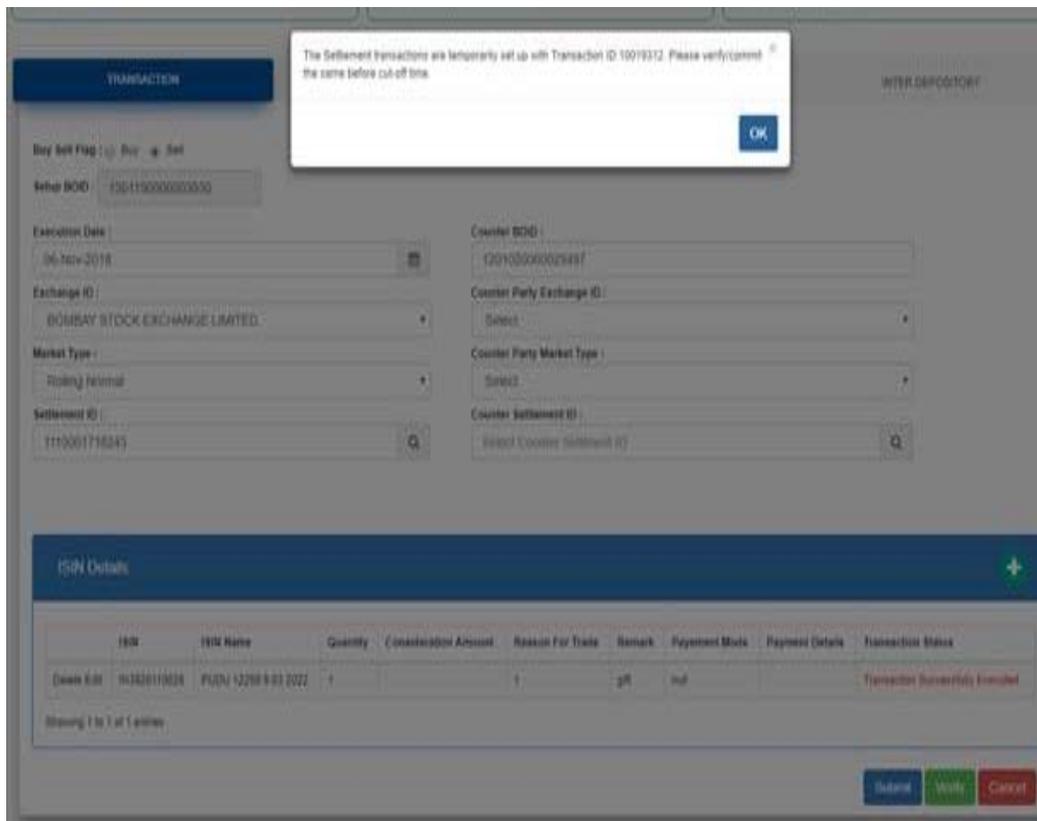
Fig.7

Next click on verify as shown below fig.8 to verify and commit the transaction.
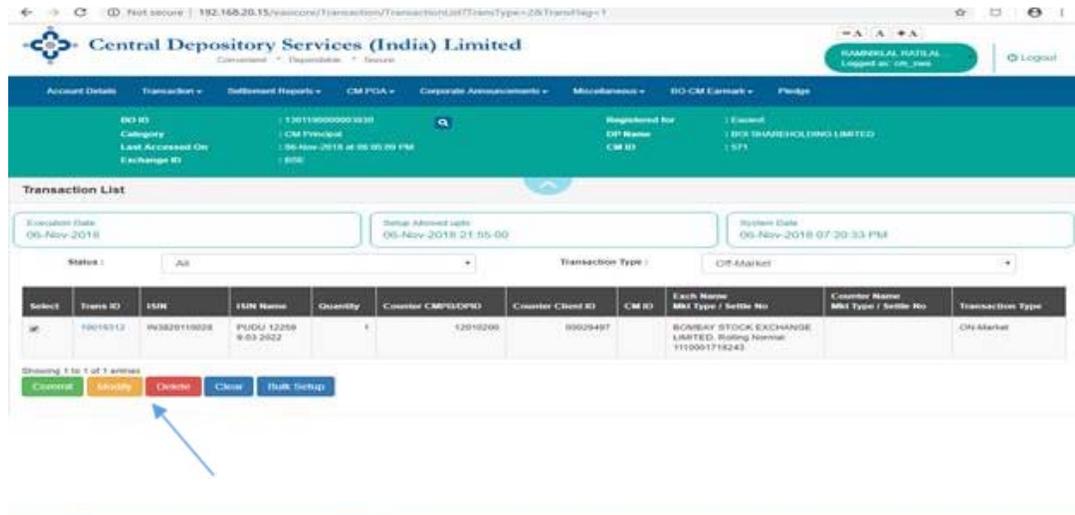
Fig.8

⇨ In case of trusted account user, the transaction has to be verified using PIN.

⇨ In case of account of choice user, the transaction has to be verified using digital signature (i.e. e-token).

⇨ After verifying the transaction, the same will be processed to CDSL system

⇨ The BO can check the status of transactions entered by them through 'Inquiry' option available in their login.

2) Upload:-

⇨ In case the BO wishes to enter the multiple transactions at a time, he/she can prepare a file of transaction and upload the same from his/her 'easiest' login.

⇨ The file format for the files to be uploaded by the easiest users is available in their login.

⇨ The files uploaded have to be verified by the user – using PIN in case of trusted account user and using digital signature in case of account of choice user.

⇨ The BO can check the status of the transaction file uploaded through 'Upload Inquiry' option available in their login. The response file will be available to download in this option which a user will have to download and check the transaction status.

e) **Various facilities available in BO's 'easiest' login:**

Below are the facilities available to the 'easiest' users in their login in addition to the facilities available to 'easi' users in their login:

Edit Trusted Account:

- A BO registered for 'easiest' under 'trusted account' transfer option can add/remove the trusted accounts to/from his/her easiest login through 'Edit Trusted Account' option.
- On addition of trusted accounts, the BO will have to submit the declaration form (generated by the system on addition of trusted accounts) signed by the trusted account holder to the DP for authentication.
- Addition/ removal of trusted account will be processed at end of the day of authentication by the DP.
- If any transfer of securities to the trusted account BO ID selected for removal are pending for execution, the removal request will be executed only after processing of pending transaction.

Modify Mode of Operation:

This function enables an 'easiest' user to switchover from 'trusted account' transfer option to 'account of choice' transfer option and vice a versa.

In case any easiest user wish to switchover from trusted account to account of choice transfer option or vice a versa, then he/she can do so through this option.

The request for switchover from trusted account to account of choice will be processed at the End of the Day after the same is authenticated by the DP.

Reset PIN:

In case trusted account users forget the PIN for executing the transactions, they can recover the PIN through 'Reset PIN' option in their login.

The user will have to answer the security question at the time of resetting the PIN.

The PIN reset by the user will be sent to the user's email ID as registered for 'easiest' login.

Change PIN:

In case trusted account users wish to change the PIN, they can do so through 'Change PIN' option in their login. The user will have to enter the old PIN (the existing PIN) and a new PIN as per user's choice.

After the PIN change, user will have to enter the new PIN at the time of verifying the transactions.

Freeze/ Unfreeze:

Freeze/ unfreeze functionality is also provided by CDSL to its 'easiest' users (BOs/CBOs) in their login. A BO can set up BO level (full account) as well as BO ISIN level (full or partial

balance) freeze request from his/her login. Further, a BO can set up the freeze/ Unfreeze request for –

- Debit or credit or both debit as well as credit
- Activated immediately or at a future date, by specifying the Activation Date
- Temporary i.e. for a specified period by specifying Expiry date
- Permanent i.e. Freeze expiry date is not specified

Pledge/Unpledge/Confiscation/Inquiry

Pledge/Unpledge/Confiscation functionality is also provided by CDSL to its 'easiest' users (BOs/CBOs) in their login. A BO can set up Pledge as a pledgor in favour of the pledgee. Pledgee BO can accept the pledge requests pledged in pledgee's favour from the pledgee's BO login. Pledgee can also confiscate the pledged securities pledged in pledgee's favour from pledgee's easiest login.

Pledgor can also setup the unpledged request from pledgor's easiest login as well as pledgee can set up unpledged request from his/her easiest login.

The pledge /unpledge/confiscation requests have to be verified with the help of a personal identification no i.e. PIN no. in case of trusted account easiest user and with the help of a digital signature incase if the user is Account of choice easiest user.

The details manual of the Pledge/Unpledge/Confiscation is available to the user in the login separately

f) IMPORTANT POINTS TO BE NOTED BY 'EASIEST' USERS:

⇨ Instructions should be setup well before the cut off timings. It is advisable to the BO that, the instructions should be entered one hour before the cut off time.

⇨ The cut off time for the transactions are displayed to the BO under the type of transaction selected by the BO.

⇨ The transaction entered/uploaded by the BO has to be verified by the BO. The transaction will not be processed further till the same is verified by the BO - using PIN in case of trusted account user or using digital signature in case of account of choice user.

⇨ In case the transaction entered by the BO need DP authentication, then the BO should set up/upload the transaction well before the cut off timing to give sufficient time to DP to authenticate the instructions and should also coordinate with the DP also to get the transaction authenticated.

⇨ If the DP does not authenticate the transaction set up by the BO, the status of the transaction will be shown as 'Transaction Expired' after deadline time.

⇨ The BO can modify/delete the transaction set up, before verifying the same. Since, after verifying the transaction, the same will be sent to CDSL system for processing or to DP in case DP's authentication is required.

⇨ After setup of transactions, BO should monitor the status of the transaction through the inquiry option.

⇨ BOs are advised to check the status of the instruction from time to time, and in case of any problem/non -authentication are requested to approach the respective DPs on time for execution of transactions.

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