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A PROJECT REPORT
ON
COMPARATIVE ANALYSIS OF DEMAT
ACCOUNT AND ONLINE TRADING

SUBMITTED
TO,
Smarajit Sengupta -Finance Dept. (HOD)
OF,



KOLKATA

By

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investors in the primary as well as the secondary arena. The investor shall refer to the following details in the DRF :- • Investors account number with the DP • DP ID • DP Name • ISIN • Name of the Issuer • Type of the Security • Total quantity to be maintained • Name (s) of the holder (s) • Certificate Details • Folio No., Distinctive Nos., Nos. of Securities • Lock under section 26 of the SEBI Act, 1956, giving an example of its reactive role, for the betterment of the Depository. The Depository is at large, the National Securities Depository Limited (NSDL) and the Depository of the country with the participation of IIT, NSE, IDBI, National Securities Depository Limited was registered on 7th of June, 1996 with securities and exchange Board of India as the first depository of India. As a result of this, investors have to face a lot on inconvenience in effecting registration of securities in their favour and to ensure that they receive their rightful share of dividend, bonus, rights and other benefits. The large number in the capital market have also given rise to a large amount of paper work bringing with it the associated problems. In demat all shares are fully fungible, which means that any 100 shares of a company are similar to any other 100 shares of that company. Dr. S. 207, Occupation 4. For each scrip, a separate DRF has to be used. Projectsformba.blogspot.com are so designed that the transaction processing capacity depends on the hardware used; capacity can be added by just adding inexpensive hardware, without any additional software work. • Receipt of non-cash corporate benefits like bonus rights, etc. Unit trust of India. Any person willing to avail the services of the depository can do so by entering into an agreement with the depository through any of its participants. Buying broker gives instructions and securities move to the buyer's account. Under this process, the depository account of a beneficial owner is debited for the securities sought to be re-materialized and physical certificates for the equivalent number of securities is / are issued. A close introspection of these problem will reveal that most of them are due to intrinsic nature of the paper based trading and settlement system. The securities are transferred by debiting the transferor's depository account and crediting the transferee's depository account. In the other case, depository itself takes the responsibility of distribution of corporate benefits. There are several DPs offering various depository-related services. 2) BOs do not have direct access to CDSL system, except through "Smartcards" for enquiry purpose, as and when provided. ADVANTAGES OF DEMATERIALIZATION OF SECURITIES : TO THE COMPANY: Less paper work. 59. Projectsformba.blogspot.com securities in the record of a Depository. Openings/closing of stock changes, timing of trading regulation of blood transfers, regulation of stock bads / carry forward, control of settlement and other activities of stock exchange. Fixation of margins, regulation of broker tradings, broker charges, trading rules on the arbitration and settlement of disputes, settlement and clearing of trading etc., 5.9, 57.64. The securities Contracts (Regulation) Act, 1956, which regulates transactions in securities through control over stock exchanges. No transaction can take place in such an account until it is reactivated. SECURITIES ELIGIBLE FOR DEMATERIALIZATION : The entire depository system in India is governed by the rules made by the market regulators - SEBI. The abnormal returns taper off over a period. SEBI has been obligated to perform the aforesaid functions by such measures as it thinks fit. The Depositories Act, 1996 defines a depository to mean "a Company formed and registered under the companies Act, 1956 and which has been granted a certificate of registration under sub-section (1A) of section 12 of the Securities and Exchange Board of India Act, 1992. Reconciliation, accounts and audit 11. The principal function of a depository is to dematerialize securities and enable their transactions in book-entry form. Conclusion: Dematerialization of shares was a major change in the Indian securities markets and it has wide ramifications on various sectors of the capital markets. The investor can open an account with any depository participant of NSDL. Providing electronic credit in respect of securities allotted by issuers under IPO or otherwise. Projectsformba.blogspot.com Credit Rating Agencies: The 1990's saw the emergence of a number of rating agencies in the Indian market These agencies appraise the performance of issuers of debt instruments like bonds or fixed deposits. PROCEDURE FOR DEMATERIALIZATION - 1. Patil 10 15. The data is collected from the primary and the secondary sources and thus is subjected to slight variation than what the study includes in reality. Projectsformba.blogspot.com Chapter-IV ANALYSIS AND INTERPRETATION 26. Disciplinary action 12. This acknowledgement will contain details such as BO A/c No., BO Names, ISIN, Name of the Issuer & Type of Security, Quantity, Distinctive / Certificate / Folio No., Date of request, DRN. A Bank included for the time being in the second schedule to the Reserve Bank of India Act, 1951. SEBI has been obligated to perform the aforesaid function by such measures as it thinks fit. No legal consequences for non-compliance of rules and regulations. Projectsformba.blogspot.com Higher brokerage Lower brokerage: 29.36. Vibrant Subsidiary Operations : ISS, the wholly-owned subsidiary of ISE is one of the biggest Exchange subsidiaries in the country. Units of mutual funds, rights under collective investment schemes, venture capital funds, commercial paper, certificate of deposit, securitized debt, money market instrument and unlisted securities. The entry of Foreign Institutional Investors into the Indian Capital Markets amplified the need for Capital Market reforms in India. The relationship between the DPs and the depository is governed by an agreement made between the two under the Depositories Act. After the company / RTA has transferred the shares in the name of the Transferee, it will send option letter to the transferee to ascertain whether he wishes to have them dematerialized. PROCEDURE FOR DEMATERIALIZATION Investor D.P. R&T Depository Agent 42 49. The depository has no right over the security except with the transfer of it. 39.46. The DP shall capture the details from the DRF & Certificate through the front-end system provided by the CDSL and shall generate the DRN on the same day or latest by the next working day from the date of receipt of DRF. Documents for Verification: For the purpose of verification, all investors have to submit the following documents along with the prescribed account opening form. The DP shall verify the following : • Whether the DRF is complete. of securities are credited in the BO's 2 -P.V. Nishanth 12 17. After exercising this choice, the investor has to enter into an agreement with the DP. Industrial Development Bank of India. In a strictly legal sense, a DP is an entity who is registered as such with SEBI under the provisions of the SEBI Act. The Beneficial Owner master file account details and the current and historic details of transactions and balances will be available to DPs. To provide a flexible accounting structure to support the settlement requirements of the market. The R & T Agent is appointed by the Issuer to act on its behalf to service the investors in respect of all corporate actions like sending out notices and other communications to the investors as well as dispatch of dividends and other non - cash benefits. 2) Account Transfer. The depository gives effect to all transfers resulting from the settlement of trades and other transactions between various beneficial owners by recording entries in the accounts of such beneficial owners. The registered holder (s) shall sign the DRF. Projectsformba.blogspot.com Promoting and regulating self regulatory organizations prohibiting fraudulent and unfair trade practices calling for information from, undertaking inspection, conducting inquiries and audits of the stock exchanges, mutual funds and other persons associated with the securities market and intermediaries and self regulatory organizations in the securities market performing such functions and exercising according to Securities Contracts (Regulations) Act, 1956, as may be delegated to it by the Central Government. Pledging of dematerialized securities & facilitating security lending and borrowing, if the DP is registered as an "Approved Intermediary" for the purpose. Depositories: The depositories are an important intermediaries in the securities market that is scrip-less or moving towards such as. Risk of theft, forgery, mutilation etc. The Clearing Member Account and Intermediary Account are transitary accounts. Projectsformba.blogspot.com The issuer avails choice to the investors for holding securities either in physical form or through the depository, which makes the investor to choose and communicate back to the issuing company at the time of initial offer itself. Standard Chartered Bank. The services provided by merchant bankers depend on their inclination and resources - technical and financial. To Materialize any physical security, one will have to open a demat account with a DP of one's Choice. A depository account maintained with a DP may be frozen in certain cases. • Maintains investor holdings in the electronic form. Mutual Funds: Mutual funds are financial intermediaries, which collect the savings of small investors and invest them in a diversified portfolio of securities to minimize risk and maximize returns for their participants. Projectsformba.blogspot.com 52 Account Opening - Any investor who wishes to avail depository services must first open an account with a depository participant of NSDL. Their attitude of being receptive to changing conditions, and to go in for "demat" is a step in the right directions. Stamp duty @ 50 basis point. 23.30. Projectsformba.blogspot.com The broker has then completed the pay-in before the deadline prescribed by the stock exchange. Board of Directors 4. In particular, it has powers for regulating the business in stock exchanges and any other securities markets registering and regulating the working of stock brokers, sub - brokers etc. SEBI Regulation 53 - Agreement by Issuer. Projectsformba.blogspot.com 49 Fees Structure of NSDL: NSDL charges the DPs and not the investors directly. The staff has the skill - set required to perform a wide range of functions, depending upon the requirements from time to time. g) Registered Stock Brokers. C. To study various benefits of Depositories. Types of Accounts Type of depository account depends on the operations to be performed. The Depository :- The depository is entrusted with securities for effecting the transfer of ownership of the securities. If a written instruction is received from the client by the DP, requesting freezing of account; or 2. RECOMMENDATIONS 81 BIBLIOGRAPHY 3. DEPOSITORY PROCESS IN INDIA: The system consists of four constituents. Clients defaces the certificates by stamping "Surrender for Dematerialization". Various laws have been passed from time to time to meet this objective. • Units of mutual funds, right under collective investment schemes and venture capital funds, commercial paper, certificate of deposit, securities debt, money market instrument and unlisted form in a depository. These Dealers are administratively supported through the regional offices of ISE at Delhi (north), Kolkata (east), Coimbatore (south) and Nagpur (central), besides Mumbai (West). Management of NSDL: NSDL is a public limited company managed by a professional Board of Directors. Receipt of corporate benefits needs fast and hassle-free credit of monitoring and risks of loss in transit corporate benefits. The DP shall then write down the DRN on the DRF and deface the certificates by affixing a rubber stamp " Surrendered for Dematerialization ". Proof of address :- The account opening form should be supported with proof of address such as, a verified ration card / passport / voter ID card / PAN card / driving license / bank passbook. Regulating the securities market. Providing financial services. 34 41. • Electronic credit in public offices of companies or corporate actions. Fastest and easiest trading of securities. The Beneficial owner - The beneficial owner is the actual owner of the security. Funds move from buyer to seller outside the NSDL system. Projectsformba.blogspot.com CENTRAL DEPOSITORY SERVICES (INDIA) LTD. To obviate these problems, the Depositories Act, 1996 was passed. A Clearing Member Account is opened by broker or a Clearing Member for the purpose of settlement of trades. 15 21. Executive Committee 5. Date of birth (for individual accounts) 3. Projectsformba.blogspot.com ISE has also floated a wholly-owned subsidiary, ISE Securities & Services Limited (ISS), which has taken up corporate membership of the National Stock Exchanges of India Ltd. The DP shall then mutilate the certificates, by punching two holes at the top of the certificates. SEBI Act, 1992 provides for establishment of securities and Exchange Board of India (SEBI) with statutory powers for (a) Protecting the interests of investors in securities (b) Promoting the development of the securities market and (c) Regulating the securities market. In the first case, it merely provides information to the issuer about the persons entitled to receive corporate benefits. The rating of an instrument depends on parameters like business risk, market position, Operating efficiency, adequacy of cash flows, financial risk, financial flexibility, and management and industry environment. Seller gives delivery instructions to his DP to move securities from his account to the buyer's account. (NSE) in both the Capital Market and Futures & Options segments and The Stock Exchange, Mumbai in the Equities segment, so that the Traders and Dealers of ISE can access other markets in addition to the ISE market and their local market. However, its net worth is above the Rs.100 crore, as required by SEBI regulations. Intermediaries registered with SEBI as approved intermediary may open an intermediary account with a DP of its choice, for executing stock lending and borrowing transactions made through them. On pay - out, securities are moved from CO to buying broker's account. The bye-laws contain fourteen levels of participant in the market. 7. In investor should first open an account with a DP and then request for a dematerialization of his certificates by submitting the same to the participant. 1.4 METHODOLOGY OF STUDY: For the preparation of any project report, the collection of relevant data is the most essential best practice available in a quote-driven system, and hence, cuts down on time, cost and risk of error, as well as on the chances of fraud. Physical form of securities can be converted into book entry form in NSDL depository system only if the company which has issued the securities, has entered into an agreement with NSDL to offer demat facility. The investor should submit an application form to the DP. Dematerialization definitely increased volumes traded thus providing higher liquidity. • Pledging and hypothecation facilities. Common Software: NSDL develops software required by depository participants, Companies, R&T Agents and clearing corporations for conducting depository operations. Gupta Shareholder Director 10. To overcome the problems associated with settlement of physical share certificates and to provide electronic depository facilities for securities traded in the equity and the debt markets, the process of dematerialization of shares was evolved. These include organizing and extending finance for investment in projects, assistance in financial management, acceptance house business, raising Euro-dollar loans and issue of foreign currency bonds. However each of the databases is reconciled with the data at the central system everyday in order to ensure that the data in the distributed database tallies with the central database. Traditionally stock market booms and decline have resulted in a no. productive uses). There are three types of demat accounts which can be opened with a depository participant viz. Projectsformba.blogspot.com Chapter-II REVIEW OF LITERATURE 1. Projectsformba.blogspot.com • Carries out settlement of trades not done on the stock exchange (off-market trades). 2) Depository Participant - It is a representative in the depository system and it maintains the client's securities account balance. Bhaskar Reddy Shareholder Director 11. (c) Securities admitted to NSDL depository are notified to all DPs through circulars sent by email everyday. Projectsformba.blogspot.com intermediation, personnel working in the industry need figure depicts the electronic connectivity of NSDL with its business partners - DPs, Issuer companies / R & T Agents and stock Exchanges / Clearing Corporations. An institution engaged in providing financial services, promoted by any of the institutions mentioned herein above, jointly and severally. To assist the MD in his functions, the Board appoints an Executive Committee (EC) of not more than 15 members. Projectsformba.blogspot.com Off - Market Trade NSDL DP 1 DP 1 SELLER BUYER R 1. In the depository environment, the securities move through account transfer. Internal audit has to be conducted by a chartered accountant or a company secretary in practice, especially within the group. Receiving on behalf of demat account holders non-cash corporate bonus such as, allotment of bonus and rights share in electronic form or securities ensuring upon consolidation, stock split or merger / amalgamation of companies. 3) Depository - Depository is an organization where securities of shareholders are held in electronic form at the request of the shareholder through the medium of the depository participant. It was incorporated on December 12, 1995. • Pledging / hypothecation of dematerialized securities. Before the control on securities trading becomes a central subject under the constitution in 1950, it was a state subject and Bombay securities contract (control) act of 1925 used to regulate trading in securities. Pledging of shares is cumbersome. • Delays in settlement cycle. All members of a stock exchange popularly known as brokers, are clearing members. A Mutual Funds as defined under Section 2(p) of the SEBI (Mutual Funds) Regulations, 1992 and Registered with SEBI under regulation 9 thereof. 65 72. 32 39. Then the issuer intimates the depository details about the allotment of securities. This is achieved through dematerialization of securities. They buy and sell on their own behalf as well as on behalf of their clients. 2.6 • Bad Deliveries. Prof. Its regulatory jurisdiction extends over corporates in the issuance of capital and transfer of securities, in addition to all intermediaries and persons associated with securities market. Deutsche Bank. Projectsformba.blogspot.com 1. • Stolen, Fake and Forged shares. 51 58. Buyer receives credit of securities into his account only if he gives receipt instructions, if standing instructions have not been given. In India, the Depositories Act defines a depository to mean "a company formed and registered under the companies Act, 1956 and which has been granted a certificate of registration under sub-section (1A) of section 12 of the Securities and Exchange Board of India Act, 1992. Laborious inventory verification during Periodic statement of Holding is made internal stock taking and statutory available by the DP's. State Bank of India. • Transfer of securities. 1.5. Projectsformba.blogspot.com Depository Participants: A Depository participant (DP) is described as an agent of the depository. Insurance ID required. Pledging is safe and easy. 7.11. An account can be closed only when there is no balance in the account. h) Non-Banking Financial Companies. In particular, it has powers for : • Regulating the business in stock exchanges and any other securities markets. Dematerialization of securities occurs when securities, issued in physical form, are destroyed and an equivalent number of securities are credited into the beneficiary owner's account. This helps DP to service clients effectively. Projectsformba.blogspot.com Chapter-I INTRODUCTION 1.1. INTRODUCTION TO DEMATERIALIZATION OF SECURITIES DEMATERIALIZATION OF SECURITIES : Dematerialization is relatively a new concept introduced in the securities market. A list of securities available for demat in NSDL/CDSL depository is made known to all DPs by way of circulars sent through e-mails. However, since they are one of the major intermediaries between the issuers and the investors. • Volatility and returns go hand-in-hand. The trading software and settlement software as well as the electronic funds transfer arrangement established with HDFC Bank and ICICI Bank, give ISE and ISS the required operational efficiency and flexibility to not only handle the secondary market functions effectively, but also leveraging them for new ventures. The securities in these accounts are held for commercial purpose only. Projectsformba.blogspot.com Company Name: ABC Ltd. Volume of shares traded is considered as a surrogate for liquidity. Foreign investors investing in the securities of India are regulated by the Foreign Institutional Investor Regulations, 1995 and also by the Depositories Act, 1996. 21 28. REFERENCE TO THE DEPOSITORIES ACT, 1996: a) Surrender of Certificate of Security: The details like any of bank, type of account (current / savings) and the demat request in his system to be sent to the DEPOSITORY DP dispatches the physical certificates along with DRF to the R & T agent. 55 62. Mr. V. Their price is determined by their net asset value (NAV) which is declared periodically. SEBI Regulations 28 - Securities eligible for dematerialization. The study of dematerialization of shares procedures, demat account, transfer of securities and trading and settlement of demat securities. • Distribution of corporate benefits. ISE is a national-level stock exchange and provides trading, clearing, settlement, risk management and surveillance support to its Traders and Dealers. Ownership: NSDL is a public limited company incorporated under the Companies Act 1956. This was time consuming and inefficient. Every transaction is recorded in NSDL database as well as DP database. Mr. K. CMs are identified in the system through their CM-BP ID. Custodians who are permitted by the stock exchange to act as a clearing member. f) Clearing corporations of Stock Exchanges. Business Rules 6. Short title and commencement 2. The study covers the traditional way of conducting the transaction in the depositories and its conversion into Dematerialization since 1996. DEMATERIALIZATION OF EQUITY SHARES IN INDIA1: Overview: In the present study, an attempt has been made to measure changes in the liquidity, returns and volatility before and after demat of shares. The depository there up on blocks the balance of the DP and intimates the RFR to the issuer or the RTA. International securities number (ISIN) is unique for each security issued in any of the International Standards Organization (ISO) member countries in accordance with the ISIN standards (ISO 616). 36 Services of Depository: A Depository established under the Depositories Act can provide any service connected with recording of allotment of securities or transfer of ownership of 43. 56. Projectsformba.blogspot.com • Calling for information from, undertaking inspection, conducting inquiries and audits of the stock exchanges, intermediaries, self-regulatory organizations, mutual funds and other persons associated with the securities market. The broker moves securities from his account to the client's account. Projectsformba.blogspot.com 16. For effecting a transfer, certain legal steps have to be taken like endorsement, execution of a transfer instrument and payment of stamp duty. The account of the Intermediary Account. The another objective of the study is the greater role played by the DP's. State Bank of India. • Transfer of securities. 1.5. Projectsformba.blogspot.com Depository Participants: A Depository participant (DP) is described as an agent of the depository. Insurance ID required. Pledging is safe and easy. 7.11. An account can be closed only when there is no balance in the account. h) Non-Banking Financial Companies. 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Projectsformba.blogspot.com • Calling for information from, undertaking inspection, conducting inquiries and audits of the stock exchanges, intermediaries, self-regulatory organizations, mutual funds and other persons associated with the securities market. The broker moves securities from his account to the client's account. Projectsformba.blogspot.com 16. For effecting a transfer, certain legal steps have to be taken like endorsement, execution of a transfer instrument and payment of stamp duty. The account of the Intermediary Account. The another objective of the study is the greater role played by the DP's. State Bank of India. • Transfer of securities. 1.5. Projectsformba.blogspot.com Depository Participants: A Depository participant (DP) is described as an agent of the depository. Insurance ID required. Pledging is safe and easy. 7.11. An account can be closed only when there is no balance in the account. h) Non-Banking Financial Companies. 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To account for dematerialized securities at BO level. TO THE INVESTOR: Less paper work. Its regulatory jurisdiction extends over corporates in the issuance of capital and transfer of securities, in addition to all intermediaries and persons associated with securities market. • If there is any discrepancy in any of the details, the DP will get it rectified from the investor and the error free DRFs will be taken up for further processing by the DP. Projectsformba.blogspot.com Chapter-III COMPANY PROFILE PROFILE OF INTER CONNECTED STOCK EXCHANGE: ORIGIN : Inter-connected Stock Exchange of India Limited (ISE) has been promoted by 14 Regional Stock Exchanges to provide cost-effective trading linkage / connectivity to all the members of the participating Exchanges, with the objective of widening the market for the securities listed on these Exchanges. Each DP is free to fix its own fee structure. Securities 9. However, depending on the business potential, branch networks and any other specific features, DPs may offer any one or more of the following services to their clients: a) Demat account opening and maintenance b) Demat account transfer c) Demat account closure d) Demat account reconciliation e) Demat account statement f) Demat account statement of holding g) Demat account statement of transaction h) Demat account statement of dividend i) Demat account statement of interest j) Demat account statement of corporate action k) Demat account statement of other benefits l) Demat account statement of other services m) Demat account statement of other facilities n) Demat account statement of other facilities o) Demat account statement of other facilities p) Demat account statement of other facilities q) Demat account statement of other facilities r) Demat account statement of other facilities s) Demat account statement of other facilities t) Demat account statement of other facilities u) Demat account statement of other facilities v) Demat account statement of other facilities w) Demat account statement of other facilities x) Demat account statement of other facilities y) Demat account statement of other facilities z) Demat account statement of other facilities. 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The broker moves securities from his account to the client's account. Projectsformba.blogspot.com 16. For effecting a transfer, certain legal steps have to be taken like endorsement, execution of a transfer instrument and payment of stamp duty. The account of the Intermediary Account. The another objective of the study is the greater role played by the DP's. State Bank of India. • Transfer of securities. 1.5. Projectsformba.blogspot.com Depository Participants: A Depository participant (DP) is described as an agent of the depository. Insurance ID required. Pledging is safe and easy. 7.11. An account can be closed only when there is no balance in the account. h) Non-Banking Financial Companies. In particular, it has powers for : • Regulating the business in stock exchanges and any other securities markets. Dematerialization of securities occurs when securities, issued in physical form, are destroyed and an equivalent number of securities are credited into the beneficiary owner's account. This helps DP to service clients effectively. Projectsformba.blogspot.com Chapter-I INTRODUCTION 1.1. INTRODUCTION TO DEMATERIALIZATION OF SECURITIES DEMATERIALIZATION OF SECURITIES : Dematerialization is relatively a new concept introduced in the securities market. A list of securities available for demat in NSDL/CDSL depository is made known to all DPs by way of circulars sent through email. e) Certified Custodians of Securities. This function can be clubbed with other functions. Failure to produce the original documents within the prescribed time would invite appropriate action against such account holders, which could even include freezing of their accounts. To account for dematerialized securities at BO level. TO THE INVESTOR: Less paper work. Its regulatory jurisdiction extends over corporates in the issuance of capital and transfer of securities, in addition to all intermediaries and persons associated with securities market. • If there is any discrepancy in any of the details, the DP will get it rectified from the investor and the error free DRFs will be taken up for further processing by the DP. Projectsformba.blogspot.com Chapter-III COMPANY PROFILE PROFILE OF INTER CONNECTED STOCK EXCHANGE: ORIGIN : Inter-connected Stock Exchange of India Limited (ISE) has been promoted by 14 Regional Stock Exchanges to provide cost-effective trading linkage / connectivity to all the members of the participating Exchanges, with the objective of widening the market for the securities listed on these Exchanges. Each DP is free to fix its own fee structure. Securities 9. 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They are I) The Depository ii) the depository participants, iii) the beneficial owner and iv) the issuer. The communication network of ISE, which has connectivity with over 400 trading members and is spread across 46 cities, is also used for supporting the operations of ISS. Rodrigues Shareholder Director 10. To overcome the problems associated with settlement of physical share certificates and to provide electronic depository facilities for securities traded in the equity and the debt markets, the process of dematerialization of shares was evolved. These include organizing and extending finance for investment in projects, assistance in financial management, acceptance house business, raising Euro-dollar loans and issue of foreign currency bonds. However each of the databases is reconciled with the data at the central system everyday in order to ensure that the data in the distributed database tallies with the central database. Traditionally stock market booms and decline have resulted in a no. productive uses). There are three types of demat accounts which can be opened with a depository participant viz. Projectsformba.blogspot.com Chapter-II REVIEW OF LITERATURE 1. Projectsformba.blogspot.com • Carries out settlement of trades not done on the stock exchange (off-market trades). 2) Depository Participant - It is a representative in the depository system and it maintains the client's securities account balance. Bhaskar Reddy Shareholder Director 11. (c) Securities admitted to NSDL depository are notified to all DPs through circulars sent by email everyday. Projectsformba.blogspot.com intermediation, personnel working in the industry need figure depicts the electronic connectivity of NSDL with its business partners - DPs, Issuer companies / R & T Agents and stock Exchanges / Clearing Corporations. An institution engaged in providing financial services, promoted by any of the institutions mentioned herein above, jointly and severally. To assist the MD in his functions, the Board appoints an Executive Committee (EC) of not more than 15 members. Projectsformba.blogspot.com Off - Market Trade NSDL DP 1 DP 1 SELLER BUYER R 1. In the depository environment, the securities move through account transfer. Internal audit has to be conducted by a chartered accountant or a company secretary in practice, especially within the group. Receiving on behalf of demat account holders non-cash corporate bonus such as, allotment of bonus and rights share in electronic form or securities ensuring upon consolidation, stock split or merger / amalgamation of companies. 3) Depository - Depository is an organization where securities of shareholders are held in electronic form at the request of the shareholder through the medium of the depository participant. It was incorporated on December 12, 1995. • Pledging / hypothecation of dematerialized securities. Before the control on securities trading becomes a central subject under the constitution in 1950, it was a state subject and Bombay securities contract (control) act of 1925 used to regulate trading in securities. Pledging of shares is cumbersome. • Delays in settlement cycle. All members of a stock exchange popularly known as brokers, are clearing members. A Mutual Funds as defined under Section 2(p) of the SEBI (Mutual Funds) Regulations, 1992 and Registered with SEBI under regulation 9 thereof. 65 72. 32 39. Then the issuer intimates the depository details about the allotment of securities. This is achieved through dematerialization of securities. They buy and sell on their own behalf as well as on behalf of their clients. 2.6 • Bad Deliveries. Prof. Its regulatory jurisdiction extends over corporates in the issuance of capital and transfer of securities, in addition to all intermediaries and persons associated with securities market. Deutsche Bank. Projectsformba.blogspot.com 1. • Stolen, Fake and Forged shares. 51 58. Buyer receives credit of securities into his account only if he gives receipt instructions, if standing instructions have not been given. In India, the Depositories Act defines a depository to mean "a company formed and registered under the companies Act, 1956 and which has been granted a certificate of registration under sub-section (1A) of section 12 of the Securities and Exchange Board of India Act, 1992. Laborious inventory verification during Periodic statement of Holding is made internal stock taking and statutory available by the DP's. State Bank of India. • Transfer of securities. 1.5. Projectsformba.blogspot.com Depository Participants: A Depository participant (DP) is described as an agent of the depository. Insurance ID required. Pledging is safe and easy. 7.11. An account can be closed only when there is no balance in the account. h) Non-Banking Financial Companies. In particular, it has powers for : • Regulating the business in stock exchanges and any other securities markets. Dematerialization of securities occurs when securities, issued in physical form, are destroyed and an equivalent number of securities are credited into the beneficiary owner's account. This helps DP to service clients effectively. Projectsformba.blogspot.com Chapter-I INTRODUCTION 1.1. INTRODUCTION TO DEMATERIALIZATION OF SECURITIES DEMATERIALIZATION OF SECURITIES : Dematerialization is relatively a new concept introduced in the securities market. 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