

NSDL CAS · QUICK GUIDE

NSDL Consolidated Account Statement: How to Get It

A practical guide to e-CAS, IDeAS, passwords, and the limits of a demat statement.

Read the **full WealthMunshi guide**.

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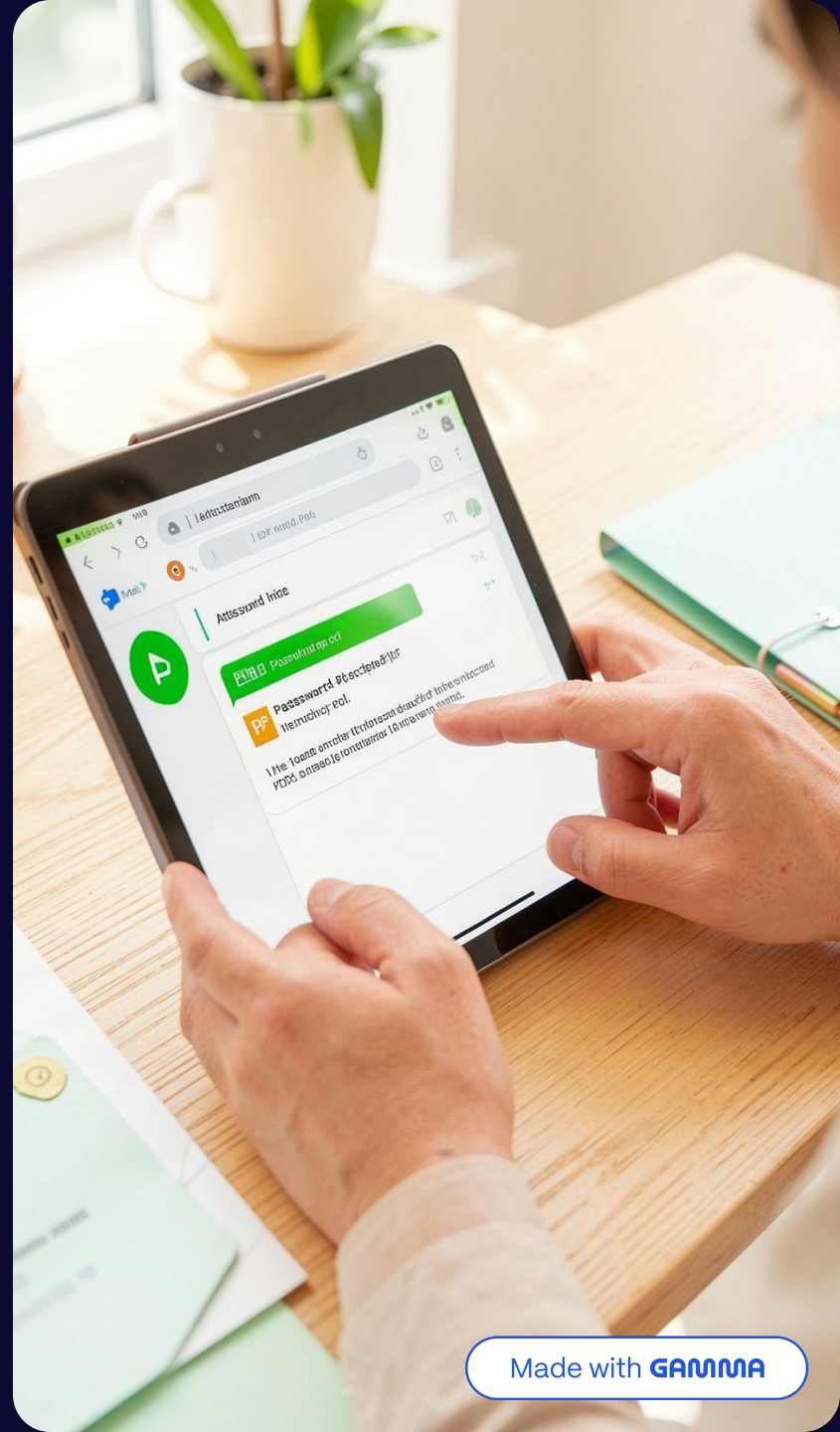
START HERE

The fastest route is e-CAS to your registered email

Keep your contact details current, then let the depository deliver the statement.

1. Update your email ID and mobile number with your Depository Participant (DP).
2. Subscribe through the **NSDL CAS portal at nsdlcas.nsdl.com** or ask your DP to activate electronic delivery.
3. NSDL sends a password-protected, digitally signed PDF when there is activity and otherwise on a periodic basis.

For the official password format, see the **NSDL CAS FAQ**.



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WHAT IS INSIDE

What the NSDL CAS actually consolidates

It is the depository’s record for demat securities, not a universal statement of every asset.



Eligible securities

Shares, bonds, debentures, demat mutual-fund units, and eligible securities such as Sovereign Gold Bonds.



Balance status

Free, pledged, and locked balances where applicable.



Account coverage

Holdings and transactions across NSDL demat accounts linked to the same PAN.

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PASSWORD RULE

Open the PDF with the first or sole holder’s PAN

The cover email states the password rule. The PDF is digitally signed and password-protected.

For a second explanation of how to read the statement, see **this CAS guide**.

01 Open

Open the e-CAS PDF from the registered email.

02 Enter PAN

Enter the PAN of the first or only account holder.

03 Check case

Use uppercase letters, not the date of birth.

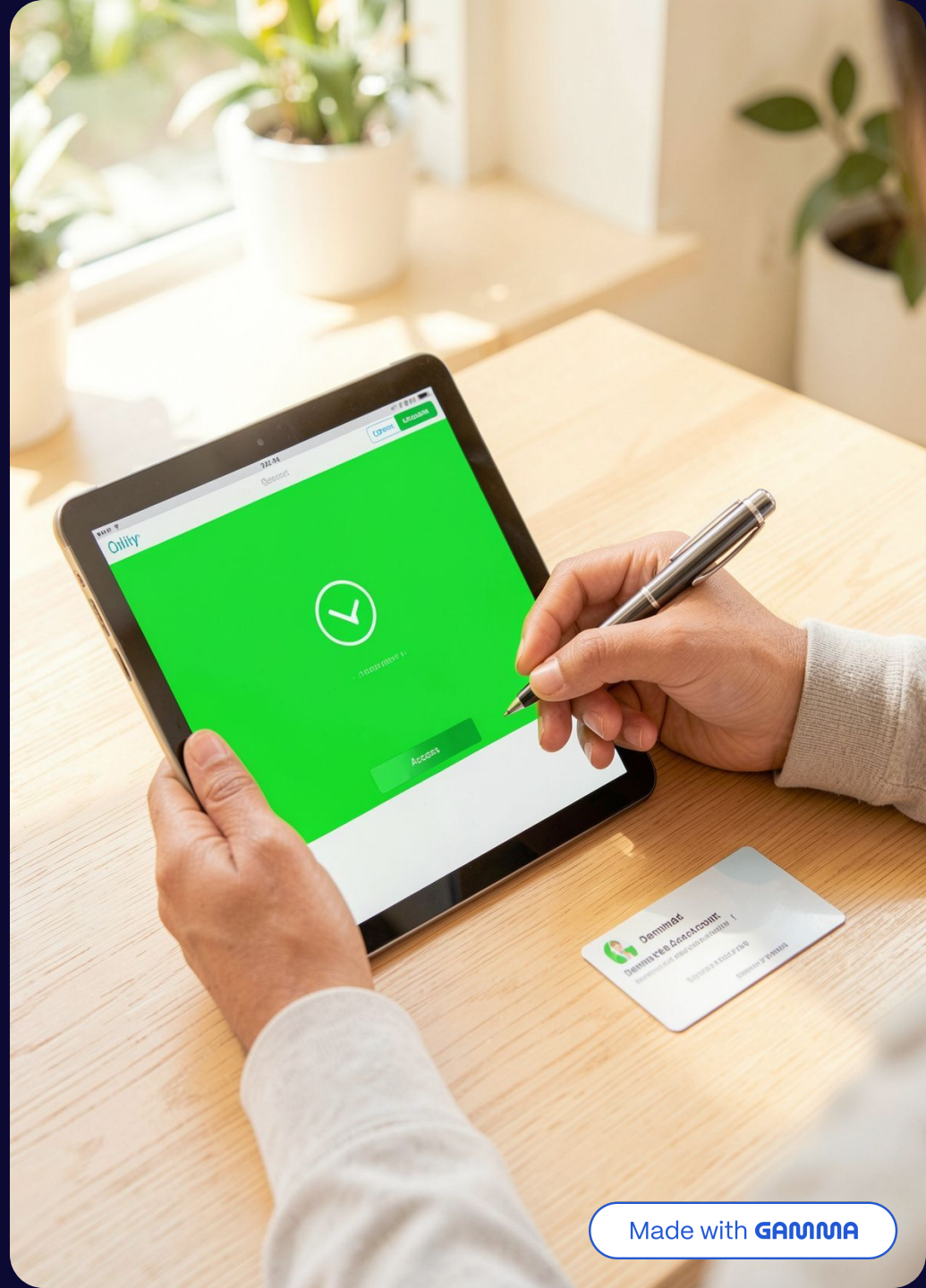
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HISTORY + LIVE ACCESS

Need an older statement? Use IDeAS

- Register for the Internet-based Demat Account Statement facility, **IDeAS**.
- Previously issued e-CAS statements are normally available for about twelve months.
- IDeAS can also show real-time holdings; SPEED-e is used for transactions once enabled.

An emailed PDF can open without a portal login, but historical or live personalized access requires email subscription or a login.



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SCOPE CHECK

NSDL CAS is not one statement for every investment

Demat securities

NSDL or CDSL CAS.

Non-demat mutual funds

CAMS, KFintech, or MF Central CAS.

Outside both systems

Bank deposits, physical gold, unlisted shares, and foreign holdings.

Use the **CAS registration guide** alongside the relevant provider's process.

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DEPOSITORY COVERAGE

NSDL and CDSL: same principle, different depositories

Each depository issues CAS for the accounts it holds. If accounts exist at both, statements may come from both depositories or from the default issuer under the applicable framework.

The underlying principle remains the same: demat holdings are linked to the PAN.

See **this NSDL-versus-CDSL comparison** for context.



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WHO DOES WHAT

Who issues it, and who only helps you access it?



NSDL

The source of truth for NSDL-held demat accounts.



Broker or bank as DP

Helps with registration and transaction statements.



Portfolio trackers

May import the PDF, but do not replace the depository record.



SEBI

There is no official “best provider” ranking from SEBI. See **SEBI’s website**.

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TROUBLESHOOTING

Eleven mistakes that slow people down

Coverage mistakes

- Expecting non-demat mutual-fund folios in NSDL CAS.
- Mixing up NSDL and CDSL.
- Forgetting pledged or locked balances, physical-delivery settings.

Access & record mistakes

- Using date of birth instead of PAN, or using lowercase letters.
- Searching only inside the broker app and missing the NSDL email.
- Failing to update the DP email, or treating a tracker upload as the official record.
- Forgetting NRI email access, or PAN consistency across accounts.

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RECONCILIATION ORDER

Use this order when reconciling your holdings

1. Start with the NSDL or CDSL depository PDF.
2. Check the PAN, holder name, account coverage, and balance status.
3. Use IDeAS or your DP for history and live access.
4. Use CAMS, KFintech, or MF Central for non-demat mutual funds.

The depository statement is the cleanest starting point; broker and tracker screens are convenience layers.

For a fuller walkthrough, revisit **the WealthMunshi article**.



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