



Rao Inderjit Singh

Hon'ble Minister's message

It gives me immense pleasure to release the inaugural newsletter of Investor Education and Protection Fund Authority (IEPFA). The newsletter provides an update on various initiatives and tasks accomplished by IEPFA as per its mandate provided under the provisions of section 125 of the Companies Act, 2013.

It also signifies one more step towards connecting and serving as a vehicle of direct communication with the stakeholders. Recognising the importance of financial education, financial inclusion and effective investor protection for inclusive development, Government has undertaken various policy measures and programmes. Social inclusion of which Financial inclusion is an integral part, remains as one of the top most policy priorities of the Government.

IEPFA Authority under the Ministry of Corporate Affairs has been adopting various measures to educate various sections of the society through Investor Awareness Programs (IAPs) making them aware of benefits of savings, investments and also to sensitise them about the unscrupulous elements floating ponzi schemes and duping innocent citizens.

I compliment and congratulate IEPFA for the e newsletter initiative and I am hopeful that it will go a long way in strengthening information dissemination among various stakeholders.

Rao Inderjit Singh

Hon'ble Union Minister of State (I/C) of the Ministry of Statistics and Programme Implementation,
Ministry of Planning and Union Minister of State, Ministry of Corporate Affairs



Rajesh Verma

Chairman's Message

It is a matter of great satisfaction that IEPFA has taken the initiative of bringing out a monthly e newsletter. I congratulate IEPFA for this inaugural issue. I am hopeful that this e newsletter will serve as a window through which the readers will gain an insight into the Mission, Vision and Achievements of IEPFA. Financial education is extremely important in today's world. Any improvement in financial education will have a profound impact on the ability to generate additional wealth, create a sustainable future and contribute towards country's growth.

Investor education is an important component of increasing awareness, ensuring financial well-being for individuals and their families. Being aware about investing helps investors to fully appreciate opportunities, understand the intricacies of financial markets and participate actively in the economic growth of the country by converting savings into investments.

In this endeavour, the Ministry of Corporate Affairs has always chosen to mainstream the Investor Awareness Programmes as top priority to help the people to understand various available instruments of investments along with their associated risks and returns. The Government of India has established the Investor Education and Protection Fund Authority (IEPFA) under the provisions of Companies Act, 2013 to, inter-alia, promote investors' education, awareness and protection apart from making refunds of shares, unclaimed dividends, matured deposits/debentures to the investors. IEPFA also strives hard in providing the investors with the requisite knowledge to enable them to take informed decisions.

I congratulate the team at the IEPFA Authority for their sincere efforts in idealising the concept of dissemination of information through e newsletter and hope that this will serve as comprehensive source of information for investors as well as other stakeholders.

Rajesh Verma

Secretary Corporate Affairs,
Ex Officio Chairperson, IEPFA Authority

The Government of India has established the Investor Education and Protection Fund Authority (IEPF Authority) under the provisions of Companies Act, 2013 to inter-alia promote investors' education, awareness and protection, apart from making refunds of matured deposits, debentures, unclaimed dividends and underlying shares to the investors. Since its inception, the Investor Education and Protection Fund Authority (IEPFA) has consistently worked to fulfill its mandate of promoting investors' awareness, education and protection.

The mandate of the IEPF Authority aims to help investors focus on right investments and contribute towards country's economic growth. The core sphere of activity of the IEPFA is to empower investors with the requisite information so that they can take informed decisions. Towards this, the activities of the Authority are centred around three pillars: One, Developing financial literacy and awareness among investors; Two, Capacity-building among stakeholders with regard to investor awareness and protection and Three, Promoting academic research in the area of financial literacy, investor awareness and investor protection.

KEY ACHIEVEMENTS:

Financial Inclusion And Investor Education

IEPFA has conducted series of Investor Awareness Programs (IAPs) in rural and urban areas for spreading awareness related messages among general public so that they do not fall prey to fraudulent & ponzi scheme.

With financial and social inclusion, particularly of the poor and the underprivileged, being a key national agenda, the IEPFA has undertaken a number of initiatives to drive this forward. The Authority has collaborated with various organisations for the purpose of Investor Education and Awareness, thereby propagating financial literacy among the masses. As on date approximately more than 50,000 IAPs have been conducted in rural and urban areas.

(a) CSC SPV e Gov

The Authority has entered into an MoU with CSC e-Governance Services India Ltd., Ministry of Electronics, and Information Technology (MeitY) to organize Investor Awareness Programmes (IAPs) in rural areas of the country through Common Service Centres (CSCs). The project for 15000 IAPs in 117 Aspirational Districts is currently being under taken through CSC SPV.

The project intends to cover rural citizens of 28 states with a special focus on women, farmers, and marginalized sections. Each CSC would cover approximately 40 participants, one from each household i.e. each CSCs to cover 40 households from the catchment area. The project is being implemented to improve the financial knowledge and investment aspects for the rural citizens from Aspirational Districts.



(b) Investor Awareness Webinars by NYKS

IEPFA has collaborated with the Nehru Yuva Kendra Sangathan for implementation of a pilot project on 'Youth Participation in Investor Education, Awareness and Protection' in eight states of Northern India. It has been proposed to conduct IAPs in 50 districts on pilot basis which will cover 50 Districts, 250 Blocks and 2500 Villages.



(c) Collaborative Digital literacy camps by Indian Postal Payment Bank (IPPB), Department of Posts

IPPB has organised Investors education and financial literacy campaigns through onground citizen engagement camps. Aim is to encourage branches for organizing camps through social distancing norms wherever possible amid COVID-19 scenario. However, efforts are being made to activate IPPB's 650 branches in 23 Circles through unparalleled reach of the post offices across the Country. IPPB has created credentials for 650 branches and 23 Circles for effective monitoring and event capturing mechanism on IEPFA portal.



(d) Webinars conducted by Professional Institutes during COVID

Various webinars were conducted by ICAI (Institute of Chartered Accountants of India) and ICSI (Institute of Company Secretaries of India) during the lockdown period on Investor Education and Awareness where in CEO IEPFA participated and General Manager, IEPFA gave an elaborate presentation on Roles and Responsibility of IEPFA.

(e) Collaborations with various Banks for promoting Investor Awareness and Education through Digital Platforms

IEPFA has signed Memorandum of Understanding (MoU) with various Banks for collaboration on digital collateral and for enhancing the dissemination of information related to Investor Awareness and Protection. MOU in this regard was signed with Bank of Baroda, ICICI Bank, Kotak Mahindra and INDUSIND Bank.

(f) Authority has also leveraged traditional media to meet the goal of spreading investment awareness among the masses

- IEPFA participated in DD Urdu's popular programme "Paisa Bolta Hai" and Doordarshan's prime-time programme "New India Sankalp".



- It ran multiple publicity campaigns on Lok Sabha TV during live parliamentary sessions and conducted an All India Radio programme titled "Sajag Niveshak, Surakshit Niveshak".
- IEPFA Corporate film has been developed in Hindi and English to showcase IEPFA's Vision, Mission and Achievements. This film on IEPFA was e-launched by Secretary, Corporate Affairs.
- Investor Handbooks in collaboration with the Indian Institute of Company Secretaries (IICS) and CSC e-Gov Services in English, Hindi and vernacular languages have been published.
- A Survey on various financial capability indicators with reference to demographic variables and customized and contextualized Investor literacy and awareness initiatives and regulatory intervention for improved financial capability in India has been conducted by IICA.
- IEPFA has collaborated with Indira Gandhi National Open University (IGNOU) to develop Gyandarshan Telelecturing Series, where ten expert speakers from IBBI, CCI, PFRDA and ICSI delivered lectures. Glimpses of the IEPFA Gyandarshan telelecturing programme are available on IEPFA -You Tube Channel.



- For audio-visual training IEPFA developed "Hisaab ki Kitab", a series of six short films launched on 3rd June 2021, by the Hon'ble Minister of State Finance and Corporate Affairs, Shri



Anurag Singh Thakur. In 'Hisaab ki Kitaab' Series, there are 6 short films/modules of about 6-8 minutes duration each. The various modules highlight the importance of budget, saving, importance of Insurance schemes, various social security schemes of the government etc. The modules also interestingly portray the consequences of a common man falling prey to the schemes and how they should protect themselves from Ponzi Schemes. These short films will be used by IEPFA and its partnering organisation for Investor Awareness Programs across the country. The short films can be viewed on IEPFA Youtube Channel.



- For prompt citizen service delivery, the Hon'ble Finance Minister Smt. Nirmala Sitharaman launched the IEPFA Mobile App on March 25, 2021.
- To assist claimants in filing forms and knowing their claims' status, a toll-free number 1800-114-667 was launched. The email id iepf@mca.gov.in has also been made available to address the grievances of investors/claimants.

- To guide IEPFA in times to come and stay congruent with the ever-changing market and financial dynamics, Research Chairs at the IICA (Indian Institute of Corporate Affairs) and NCAER (National Council for Applied and Economic Research) have been established.

Media Advocacy and Awareness programmes:

Through Media Advocacy and Awareness Programmes, IEPFA has endeavoured to reach out to various stakeholders. Some of the activities undertaken in the

past have been;

- Release of Media Campaigns through Print and Electronic (All India Radio and Doordarshan)
- Collaborations with various organisations for spreading awareness and engaging with other stakeholders with the common goal by using co-branded collaterals.
- Media campaigns through new media viz., Bulks SMS Campaign etc.
- Information dissemination through Social Media & digital platforms.
- The efforts of IEPFA to educate people from all walks of life on financial literacy are already bearing fruits, with the commoner becoming more vigilant about where they invest their money. However, it is long term endeavour, and IEPFA shall continue putting its best foot forward towards fulfilling its mission.

Settlement of Claims

IEPF Authority is striving to excel and achieve greater heights and do yeoman service to nation by delivering prompt service to citizens.

IEPFA has settled about 18,000 claims refunding back dividends, amounts and underlying shares to the tune of about Rs. 1000 crore to the claimants. About 1.25 crore shares transferred to IEPFA by various companies have been refunded back to the rightful claimants. The endeavour of IEPFA is to settle claims as expeditious as possible within the framework of Rules to the satisfaction of the stakeholders.

18,000 + Application approved
1.25 Crore + Shares worth about Rs 1000 Cr of
Market Value refunded



Investor Education and Protection Fund Authority(IEPFA)

A Government of India initiative towards Investor Education,
Awareness and Protection

"Empowered Investor, Educated Investor, Smart Investor"

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