National Academic Depository (NAD)

Eighth Annual Groningen Declaration Network Meeting
Puebla, Mexico

24th - 26th April, 2019
CDSL Group Businesses

**CDSL**

- **Depository Services**
  - 17 million customer accounts
  - 94% PIN codes served
  - 595 Depository Participants operating across
  - 19,312 service locations
  - 12,452 issuing companies

- **Consolidated Account Statement (CAS) services**
  - 1.2 million statements per month

- **e-Voting Services**
  - 4,800+ companies,
  - 21,100+ e-voting instances

- **e-Locker Services** for Investors

- **Go Green Services** for Depository Participants

- **Web and Mobile** applications for Investors

**CDSL VENTURES LIMITED**

- **National Academic Depository (NAD)**
- **KYC Registration Agency** (Tax ID based KYC)
  - 1st and largest KRA with over 17 million KYCs
  - Holding 65% of the total Tax ID based KYC
- **User Agency for UIDAI** (Unique Citizen ID based eKYC and eSign)
- **Goods and Service Tax Provider (GSP) services**
- **Registrar and Transfer Agents (RTA) services**

**CDSL INSURANCE REPOSITORY**

- **Insurance Repository** facilitates policyholders to hold insurance policies in electronic form
  - Holding 0.50 million, 16% of total eIAs accounts

**CDSL COMMODITY REPOSITORY**

- **Commodity Repository** facilitates issuance, holding, deposits, withdrawals and transacting of warehouse receipts
  - 145+ Repository Participants, 1000 Warehouses,
  - 140+ Commodities
Education Sector in India - Overview

**Size and Global Rank**

- **Education Sector Market Size**
  - FY18: US$ 91.7 bn
  - FY19E: US$ 101.1 bn

- **Global Rank**
  - Number of universities: 1
  - Number of enrolments: 2

**Sector Composition**

- **Pre School Market**
  - Expected to grow at 23 per cent CAGR between 2017-22

- **Higher Education**
  - Private Universities with 34.82 per cent share in FY18
  - US$ 35.03 billion by 2025

- **Private Education**

**Key Trends**

- **All India Yearly Student Enrolment in Higher Education (mn)**
  - FY12: 29
  - FY13: 30
  - FY14: 32
  - FY15: 34
  - FY16: 35
  - FY17: 36
  - FY18: 37

- **Number Of Colleges**
  - FY12: 34,652
  - FY13: 35,525
  - FY14: 39,634
  - FY15: 38,498
  - FY16: 39,071
  - FY17: 40,026
  - FY18: 39,059

Source: IBEF

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Education Sector in India - Brief Overview

Indian Education System

Public sector

Private sector

Formal setup

Non formal setup

Schools

Central Govt. funded institutions

State Govt. funded institutions

Higher education institutions

Schools

Higher education institutions

Pre-schools

Coaching classes

Multimedia schools

Vocational training centers

Education material suppliers

Source: IBEF
Education Sector in India-Brief Overview

School Enrollment in India in 2016-17 (million)

- Elementary (Grade 1-8): 189.9
- Secondary (Grade 9-10): 38.8
- Higher Secondary (Grade 11-12): 24.7

Student Enrollment in Higher Education (million)

- Male and Female enrollment from 2011-12 to 2017-18

Gross Enrollment Ratio in Higher Education (%)

- Male and Female enrollment from 2010-11 to 2017-18

Source: IBEF
Education Sector in India - Statistics

- One of the largest Education Systems in the World
- Steady increase in higher education Gross Enrollment Ratio or GER

Source: Sanam 4

INDIA’S INBOUND AND OUTBOUND DEGREE-SEEKING STUDENTS

<table>
<thead>
<tr>
<th>Inbound:</th>
<th>Outbound:</th>
</tr>
</thead>
<tbody>
<tr>
<td>44,766</td>
<td>277,387</td>
</tr>
</tbody>
</table>

Source: UIS UNESCO

TOTAL NUMBER OF INDIAN STUDENTS IN THE U.S.

<table>
<thead>
<tr>
<th>2015/2016</th>
<th>2016/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total: 165,918</td>
<td>Total: 186,267</td>
</tr>
<tr>
<td>Undergraduate: 12%</td>
<td>Undergraduate: 12%</td>
</tr>
<tr>
<td>Graduate: 61%</td>
<td>Graduate: 56%</td>
</tr>
</tbody>
</table>

Source: Institute of International Education
Driving Factors for Education in India

**Population**
- 500 mn of 1.3 bn are in the age group of 5-24
- Ranked 28 out of 88 Countries in English Proficiency Index 2018

**Innovation in reach**
- Private schools adopting franchise models
- Multi campus model & International collaborations
- Online learning

**Government Initiatives**
- Compulsory Education through Government Schemes for Age group 6-14
- Target of 30% GER by 2020.
- 100 % FDI in Education Sector

**Infrastructure**
- Union Budget 2018-19: An outlay of US$ 15.44 bn for 4 years to Revitalizing Infrastructure and Systems in Education (RISE) by 2022
- Internet Penetration reached 40% in June 2018

**Skill development & Foreign aid**
- PM Skill Development 2016-20 Scheme (PMKVY) covers 3.43 mn
- World Bank aided SANKALP and STRIVE (2017) has benefitted more than 10 mn youth annually
- A US$ 10 mn Development Impact Bond by British Asian Trust to provide education to marginalised children in India
CVL NAD’s role in servicing Education Lifecycle in India

Note: Not all awards or study patterns are included.
The Eco-System: Stakeholders & Regulatory bodies

National Academic Depository (NAD)
An initiative of Government of India facilitated by Ministry of Human Resource Development

Students

NAD Stakeholders

University Grants Commission

Academic Institutions (AI) / Boards / Assessment Bodies

Verifiers

Certificates
Eliminates fake/forged certificates

Policy Formulation
Secrecy
Federal
Online
Now
Digital Depository

CDSL Ventures Limited

Government of India
Ministry of Human Resource Development
Academic Institutions - Functionalities

- Student Registration – Bulk
- MIS / Analytics
- Upload Awards
- Manage Users
- Seed NAD ID
- Manage Courses / Events
- Digital Signing
- XML Conversion Utilities

Academic Institution
Authenticity/Trusted Award - Global Accessibility

CVL NAD Award

- Multi-lingual Fonts
- QR Codes, Bar Codes, etc.
- Student Photo & Signature
Students - Functionalities

- Student Registration
- View Awards
- Consent to Verify Awards
- Autolink Awards
- View / Manage Profile
- Attestation/Apostille

Students
CVL NAD - Functionalities

- User Management
- AI Billing
- Verifier Billing
- MIS / Analytics / Dashboard
- Register AI
- Register Verifier
Verifiers can.....
Verifiers Functionality in NAD

- Verification of Academic awards post student consent

- Web service / API based model for Verification.

- Bulk Student Award Verification

- Integration with Ministry of External Affairs (India) for Apostille / Attestation process of Student Awards required by Foreign AI’s or Verifiers.

- Payment gateway Integration with Foreign currency transaction capability

- Transparent Tariff structure for Verifiers

- Verification Reports/MIS
CVL NAD offers..... At a Glance!

To its Stakeholders:

<table>
<thead>
<tr>
<th>Academic Institutions</th>
<th>Students</th>
<th>Verifiers</th>
</tr>
</thead>
<tbody>
<tr>
<td>24 X 7 online &amp; efficient Management System of Awards</td>
<td>Online-permanent-secured storage</td>
<td>24 X 7 online access to authentic awards</td>
</tr>
<tr>
<td>Reduction in AI resources and activities involved</td>
<td>24 X 7 availability of Awards for Verification</td>
<td>API</td>
</tr>
<tr>
<td>Secured and Storage free</td>
<td>Apostillation of Awards</td>
<td>Online Payment</td>
</tr>
<tr>
<td>Reduction in Security and Printing costs</td>
<td>Lost/damage/re-issuance risks eliminated</td>
<td>Reduction in Postage time &amp; costs</td>
</tr>
<tr>
<td>Consented Mandatory -Privacy</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
CVL NAD - Concept Video for Students
CVL NAD - Where we are...

<table>
<thead>
<tr>
<th>Description</th>
<th>April 2017</th>
<th>April 2018</th>
<th>March 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academic Institution Registration</td>
<td>10+</td>
<td>270+</td>
<td>520+</td>
</tr>
<tr>
<td>Student Registration</td>
<td>500+</td>
<td>23,000+</td>
<td>270,000+</td>
</tr>
<tr>
<td>Verifier Registration</td>
<td>10+</td>
<td>100+</td>
<td>110+</td>
</tr>
<tr>
<td>Academic Awards Uploaded</td>
<td>150,000+</td>
<td>3,000,000+</td>
<td>10,488,000+</td>
</tr>
</tbody>
</table>
Thank You!

Contact Us

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