



SaaRthi Mobile App

Why in News

Recently, [Securities and Exchange Board of India \(SEBI\)](#) has launched SaaRthi – a mobile app on investor education.

- 'R' represents '₹'.

Key Points

▪ About:

- It aims to create awareness among investors about the basic concepts of the **securities market**.
- The app will also explain about KYC process, trading and settlement, Mutual Funds (MF), recent market developments, investor grievances redressal mechanism, etc.

▪ Need:

- A recent surge is seen in individual investors entering the market, and more importantly a large proportion of trading being mobile phone based.
- According to **NSE (National Stock Exchange)** data, the share of Individual investors increased to 45% in 2021 from 39% in 2020.
 - The NSE is India's largest financial market.

▪ Securities Market:

- Securities are **financial instruments issued to raise funds**.
- The primary function of the securities markets is to enable the flow of capital from those that have it to those that need it.
- Securities markets provide channels for allocation of savings to investments and thereby decouple these two activities.
 - As a result, the savers and investors are not constrained by their individual abilities, but by the economy's abilities to invest and save respectively, which inevitably enhances savings and investment in the economy.
- Eg. Equity, Debt securities, etc.

Securities and Exchange Board of India (SEBI)

- SEBI is a statutory body established on 12th April 1992 in accordance with the provisions of the **Securities and Exchange Board of India Act, 1992**.
- Its basic function is to protect the interests of investors in securities and to promote and regulate the securities market.
- SEBI Board consists of a Chairman and several other whole time and part time members.
- SEBI also appoints various committees, whenever required to look into the pressing issues of that time.

Source: IE

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