Pledge Module

Pledge Operation:

A pledge operation refers to a financial arrangement where an asset is pledged as collateral for certain time period to secure a loan or any other obligation. <u>It is performed by Pledgee only</u> in DOMS system.

Supported Securities:

- Development bonds
- Treasury bills
- Citizen saving bond
- Foreign employment saving bond

Parties Involved:

This operation involves the same approach as that of FoP/DvP operation, just the parties involved have a bit different approach of proceeding for the operations. There are three parties involved.

- Pledger (ऋण लीने): Individual or Entity pledging assets as security/collateral.
- Pledgee (ऋण दिने): Lender or creditor receiving the asset as security/collateral.
- Authorizing bodies: PDMO or NRB; validate and authorize operations.

Key Points

- Involves a pledging party [Pledger (ऋण लीने संस्था वा व्यक्ति)] and lender or creditor [Pledgee (ऋण दिने संस्था वा व्यक्ति])
- Only one party (Pledgee ऋण दिने संस्था वा व्यक्ति) will enter instruction details in the DOMS system.
- 3-layer approval system. (Checker, Maker and PDMO/NRB Admin)
- Pledger (the individual or entity who seeks loan or any obligations) must have sufficient securities in the account.

Features in Pledge operation

- 1. Pledge Creation (Pledge DvP or Pledge FoP)
- 2. Pledge Release
- 3. Pledge Maturity
- 4. Pledge Execution

1. Pledge Creation

The system supports four types of pledge creation operations:

- a. NRB to BFI's; Pledge with NRB (NRB as a Lender)
- b. BFI's to BFI's (One BFI as Lender to another BFI)
- c. Market Maker to their own client (Market maker as Lender)
- d. Market Maker to client of different Market Maker (Between two different Market)

a. NRB to BFI's; Pledge with NRB (NRB as a Lender)

To conduct the Monetary Management Instrument such as Repo/Reverse Repo, Outright Purchase/Sale, ILF, SLF, Overnight Repo by NRB. To utilize any instrument, BFI's should submit the securities and required formal letter to NRB. NRB is fully responsible to enter the pledge instruction and approve accordingly.

Steps:

- a) Create Instruction: (Through USER 1)
 - Login to the DOMS System.
 - Navigate to Instruction originator → Enter → Pledge → Pledge FoP. [Note: Pledge DvP is not in operation at the moment.]

ACCESS				Pledge
MANAGEMENT	Party Reference *		In/Out Indicator	PLEDGER PLEDGEE BOTH ADMIN
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STAKEHOLDERS	Intended Settlement Date		Pledger *	•
SETTLEMENT	Pledge Maturity Date *			
INSTRUCTIONS	Contract Number*			
	Instruction Reference			
- Enter				
FoP	Processing Mechanism *	Individual Linked	+ Add Financial Instrument	
/ DvP				
Pledge	- Financial Instrument I	nformation		
g Approve				
AUCTIONS	ISIN *			
INANCIAL NSTRUMENTS	Delivering Account			
DMINISTRATIVE	Receiving Account *			
ADMINISTRATIVE				
SILLING				
REPORTS	Remarks (max. 500 characte	rs)		
	🔿 Reset 🔀 Validate	Dk Ok		

This sort of outlay will be display.

- Select <u>"Pledgee"</u> in the In/Out indicator [Very crucial for all pledge operation as pledgee will be performing all the operations]
- Fill in the other required fields:
 - Party Reference: Unique script to recognize the operation. [For E.g.: ABC Bank ILF]
 - Intended settlement date: Date of settlement of operation.
 [Mostly at the same date of instruction creation]
 - Pledge Maturity date: Maturity date of pledge [For E.g.: If Pledge is to be conducted for 3 months, then choose the maturity date accordingly.]
 - Contract Number: Contract number of that pledge operation [For E.g.: 20818201]
 - In/Out Indicator (Pledgee)
 - Pledger: One who seeks the loan or commitment. Select the bank which is seeking for loan.

[For E.g.:ABCBNPKA(P)-ABCB]

- ISIN (Security Identifier): ISIN of security that needs to be pledged [For E.g.:NPDB052085. Also, note you can enter multiple of securities by choosing Add Financial Instrument]
- Face: Amount: Amount to be pledged of the securities. [For E.g.:1,000,000.00]
- Delivering Account: Pledgers Portfolio Number DOMS account number of pledger (Note: In this operation pledgers own account should be entered)

[For E.g.:ABCBXXX000000000000002]

 Receiving Account: Pledgee (ऋण दिने संस्था]) will enter their own account number – Pledgee Portfolio Number [For E.g.:NRBLXXX000000000000008]

- Remarks: Add remarks if necessary [For E.g.:Pledge for ILF]
- Click "Validate" then "OK"
- b) Checker/Approve process (Through USER 2)
 - Checker user: Go to Instruction originator -> Approve

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B EXTERNAL DEST		liens 1 to 1 of 1	heres on page 20	Page 1 of	12.21				2 📩
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SETTLEMENT									
INSTRUCTIONS ORIGINATOR									
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Аррсахи	- P								
E AUCTIONS									
INSTRUMENTS									
ADMINISTRATIVE									
BILLING									
B REPORTS									

• Review and Verify details and Approve

NTENANCE				Pledge	
TTLEMENT	Status *	Authorize	In/Out Indicator *	PLEDGER PLEDGEE BOTH A	DMIN
STRUCTIONS	Next Status*	Active	Pledger *	ADBLNPKA (P) - ADBL	w
ISINATUR	Party Reference *	(ABDLILF	Pledgee *	NRBLNPKA (P) - NRB	Ŧ
nter	Intended Settlement Date *	01012025 (2081-Paush-17)			
pprove	Pledge Maturity Date *	08012025 (2081-Paush-24)			
ANCIAL	Contract Number*	20818201			
TRUMENTS	Instruction Reference				
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LING	Processing Mechanism*	individual Linked			
	- Financial Instrument In ISIN*	NPDB04062082			
	Pace Amount	1.000,000.00			
	Delivering Account	ADBLXXX000000000000002			
	Receiving Account*	NRBLXXX000000000000000			
	Pamarke				

c) Authorize process (**Through USER 3**)

This request is then forwarded to Admin user of NRB/PDMO for final authorizing. This process is same as *"Process B- same user interface is displayed"*. After the approval from the PDMO/NRB, the pledge is successful.

This can be verified through the report

→ Reports → On Demand → Statement of Pledges



[Please note that: The contract Balance indicates the Pledge Unit. I.e., 1000 units and its total value is 1000 units * 1000 Face value = NPR 1,000,000.00. Seller represents the Pledger and Buyer represents the Pledgee]

Further, the pledged can be verified thorough Instruction list:

- Check status: Settlement -> Contracts -> Ok
- All the pledge operations will be seen here.

b. BFI-to-BFI Pledge

This pledge allows one bank or institutions to pledge the securities of another bank or institutions. Specially this process is applicable on the Interbank Borrowing Process.

Points to be Noted

- → Only Pledgee (The lender) should enter the details of the securities on the DOMS as maker and approve as checker.
- → After that, the request is forwarded to PDMO for final approval.
- \rightarrow After the approval it can be reflected on their portfolio and pledge statement.

Example Scenario for BFI-to-BFI Pledge of securities:

- Pledger (ऋण लीने संस्था) : GLBB
- Pledgee (ऋण दिने संस्था): ADBL
- **ISIN**: NPDB06002083
- Face Value: NPR. 800,000.00

Steps : ADBL as Pledgee (ऋण दिने संस्था) enters the pledge request from maker.

Process A:

- Log in as ADBL Maker User1
- Navigate to Instruction originator \rightarrow Enter \rightarrow Pledge \rightarrow Pledge FoP
- Select "**Pledgee**" in the **In/Out indicator** [very crucial for all pledge operation as pledgee will be performing all the operations]

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ACCESS			Piedge
MANAGEMENT	Party Reference *	In/Out Indicator *	PLEDGER PLEDGEE BOTH ADMIN
MAINTENANCE	Intended Settlement Date *	Pledger*	· •
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E FINANCIAL	Delivering Account		
INSTRUMENTS	Development t		
ADMINISTRATIVE	Receiving Account		
BILLING			
REPORTS	Remarks (max. 500 characters)		
	🖸 Reset 🔀 Validate 😕 Ok		

- Fill in the other required fields:
 - Party Reference: Unique script to recognize the operation. [For E.g.: GLBBIBB]
 - Intended settlement date: Date of settlement of operation.
 [Mostly at the same date of instruction creation]
 - Pledge Maturity date: Maturity date of pledge [For E.g.: If Pledge is to be conducted for 3 days, then choose the maturity date accordingly.]
 - Contract Number: Contract number of that pledge operation [For E.g.: 20818202]
 - In/Out Indicator (Pledgee)
 - Pledger: One who seeks the loan or commitment. Select the bank which is seeking for loan.

[For E.g.:GLBBNPKA(P)-GLBB]

> ISIN (Security Identifier): ISIN of security that needs to be pledged

[For E.g.: NPDB06002083. Also, note you can enter multiple of securities by choosing Add Financial Instrument]

- Face: Amount: Amount to be pledged of the securities. [For E.g.: 800,000.00]
- Delivering Account: Pledgers Portfolio Number DOMS account number of pledger (Note: In this operation pledgers own account should be entered)

[For E.g.: GLBBXXX0000000000000002]

- Receiving Account: Pledgee (ऋण दिने संस्था]) will enter their own account number (Pledgee Portfolio Number)
 [For E.g.:ADBLXXX000000000000000002]
- Remarks: Add remarks if necessary [For E.g.:Pledge for IBB]
- Click "Validate" then "OK"

Process B: Approve the request (Through USER 2/checker)

- Checker user: Go to Instruction Originator -> Approve
- Review and Verify details and Approve

Process C: Authorize process (Through USER 3-PDMO)

- This request is then forwarded to Admin user of PDMO for final authorizing. For this purpose, the BFI's (Pledgee) should submit Annex 14 of Internal Debt (Issuance and Management) Procedure, 2081 [आन्तरिक ऋण (निष्कासन तथा व्यवस्थापन) कार्यविधि, २०८१ को अनुसूची १४] to PDMO along with the application of pledger.
- After the approval from the PDMO, the pledge is successful. This can be verified through the report
- → Reports → On Demand → Statement of Pledges



[Please note that: The contract Balance indicates the Pledge Unit. I.e. 1000 units and it's total value is 1000 units * 1000 Face value = NPR 1,000,000.00. Seller represents the Pledger and Buyer represents the Pledgee]

Further, the pledged can be verified thorough Instruction list:

- Check status: Settlement -> Contracts -> Ok
- All the pledge operations will be seen here.

c. Market Maker to their own client (Market maker as Lender)

This operation is specially used when Market Maker provides loan to their own registered clients. The process to be conducted in DOMS is similar to **Process B : BFI's** to **BFI's** as explained above. Please consider the same process and note some difference compared to the above process.

Note (Through USER 1/Maker)

- In/Out Indicator Choose "Both" instead of "Pledgee".
- For other fields: You have take the reference of above process.
- Delivering Account: Enter Client's Portfolio Number (*E.g. MBLNXXX0000000000044*)

٩	INSTRUCTIONS ORIGINATOR	ENTER PLEDGE	WIKSENTOOI	* * *
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ACCESS				Piedge
MAINTENANCE	Party Reference *		In/Out Indicator*	PLEDGER PLEDGEE BOTH ADMIN
STAKEHOLDERS	Intended Settlement Date *			٨
SETTLEMENT	Pledge Maturity Date *			Δ
INSTRUCTIONS	Contract Number*			
	Instruction Reference			
Enter				SELECT BOTH
				SELECT BUTH
/ FoP	Processing Mechanism *	Individual Linked	Add Financial Instrument	
/ FoP / DvP	Processing Mechanism *	Individual Linked	+ Add Financial Instrument	
<pre>/ FoP / DvP Pledge</pre>	Processing Mechanism*	Individual Linked	+ Add Financial Instrument	
 FoP DvP Pledge Pledge DvP 	Processing Mechanism*	formation	Add Financial Instrument	
 FoP DvP Pledge Pledge DvP Pledge FoP 	Processing Mechanism * — Financial Instrument In ISIN *	formation	Add Financial Instrument	
 FoP DvP Pledge Pledge DvP Pledge FoP Pledge release 	Processing Mechanism * Financial Instrument In ISIN * Delivering Account *	formation	+ Add Financial Instrument	
FoP DvP Pledge Pledge DvP Pledge DvP Pledge FoP Pledge release Pledge maturity	Processing Mechanism * Financial Instrument In ISIN * Delivering Account *	formation	+ Add Financial Instrument	
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Approve the request (Through USER 2/checker)

- Checker user: Go to Instruction Originator -> Approve
- Review and Verify details and Approve

Authorize process (Through USER 3-PDMO)

- This request is then forwarded to Admin user of PDMO for final authorizing. For this purpose, the BFI's (Pledgee) should submit Annex 13 of Internal Debt (Issuance and Management) Procedure, 2081 [आन्तरिक ऋण (निष्कासन तथा व्यवस्थापन) कार्यविधि, २०८१ को अनुसूची १३] to PDMO along with the application of pledger.
- After the approval from the PDMO, the pledge is successful. This can be verified through the report
- → Reports → On Demand → Statement of Pledges (Please read the above process also.)

d. <u>Market Maker to client of different Market Maker (Between two different Market Makers)</u>

This operation is specially used when Market Maker provides loan to client registered with another Market Maker. The process to be conducted in DOMS is similar to **Process B : BFI's to BFI's** as explained above. Please consider the same process and note some difference compared to the above process.

Note (Through USER 1/Maker)

- In/Out Indicator Choose "Pledgee".
- For other fields: You have to tak the reference of above process.
- Delivering Account: Enter Client's Portfolio Number (*E.g. ABCBXXX0000000000000028*)
- Receiving Account: Enter Market Maker Portfolio Number (*E.g. MBLNXXX00000000000000002*)

				Pledge
MANAGEMENT	Party Reference *		In/Out Indicator*	PLEDGER PLEDGEE BOTH ADMIN
MAINTENANCE	Intended Settlement Date *	-	Pledeer*	
STAKEHOLDERS	Intended Settlement Date		riougoi	· •
SETTLEMENT	Pledge Maturity Date *			
INSTRUCTIONS ORIGINATOR	Contract Number*			
🗆 List	Instruction Reference			
= Enter				
FoP	Processing Mechanism *	Individual Linked	+ Add Financial Instrument	
DVP Diadaa				
Approve	Financial Instrument Infe	ormation		
AUCTIONS	ISIN*			
FINANCIAL	Delivering Account			
ADMINISTRATIVE	Receiving Account*			
BILLING				
REPORTS	Remarks (max. 500 characters)			
		10		
	C Reset Validate	Z Ok		

Approve the request (Through USER 2/Checker)

- Checker user: Go to Instruction Originator -> Approve
- Review and Verify details and Approve

Authorize process (Through USER 3-PDMO)

- This request is then forwarded to Admin user of PDMO for final authorizing. For this purpose, the BFI's (Pledgee) should submit Annex 13 of Internal Debt (Issuance and Management) Procedure, 2081 [आन्तरिक ऋण (निष्कासन तथा व्यवस्थापन) कार्यविधि, २०८१ को अनुसूची १३] to PDMO along with the application of pledger.
- After the approval from the PDMO, the pledge is successful. This can be verified through the report
- → Reports → On Demand → Statement of Pledges (Please read the above process also.)

2. Pledge Release: Done by Pledgee

The Pledgee can release the securities if the loan obligation is ended. This can be performed as follow:

Steps A: Through USER 1/Maker

- **Pledgee** will perform the release operation and final approval is then provided by PDMO.
- Go to Instruction Originator→ Enter → Pledge → Pledge release (Such interface will be displayed)

٩	INSTRUCTIONS ORIGINATOR ENTER PLEDGE WKSM00001 🖋 🦯	
CEXTERNAL DEBT CACCESS MANAGEMENT MAINTENANCE STAKEHOLDERS SETTLEMENT INSTRUCTIONS ORIGINATOR	Messages search Status Active Contract Number Reset OK	
List Enter FoP DvP Pledge Pledge DvP Pledge FoP Pledge release Pledge release Pledge maturity Pledge		
☑ Approve		
INSTRUMENTS		
ADMINISTRATIVE		
BILLING		
REPORTS		

• Enter the Contract Number or you can click OK. It will display the Active Pledge list

Q	INSTRUCTIONS ORIGINAT	OR ENTER PLEDGE www.		7	
EXTERNAL DEBT	TYPE PERSON NUMBER OF THE PERS				
ACCESS	messages search				
MAINTENANCE	Status Act	lve w			
STAKEHOLDERS	Contract Number				
SETTLEMENT					
INSTRUCTIONS	C Reset N Ok				
ORIGINATOR					
E List	Items 1 to 8 of 8	Items on page 20 🛛 👻	Page 1 of 1		
/ FoP	NO. COM	TRACT TYPE	CONTRACT NUMBER	CONTRACT REFERENCE	STATU
/ DvP	1 PLEDGE		20810920	20240920C0000001	Active
- Pledge	2 PLEDGE		6060605	20241110C0000001	Active
Pleage DVP	3 PLEDGE		886968	20241110C0000002	Active
Pledge release	4 PLEDGE		444444	20241110C0000003	Active
Pledge maturity	5 PLEDGE		mm	20241111C0000001	Active
Pledge evenution	6 PLEDGE		343434	20241111C0000002	Active
R Approve	7 PLEDGE		12345	20250101C0000002	Active
AUCTIONS	8 PLEDGE		20818201	20250103C0000001	Active
FINANCIAL INSTRUMENTS					
ADMINISTRATIVE					
BILLING					

- Enter the Contract Number or you can click OK. It will display the Active Pledge list
- Click the pledge as required to release. Such interface will be displayed

				Pledge Release
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NTENANCE	Faity Reference		milliout mulcator	PLEDGER PLEDGEE BOTH ADMIN
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TLEMENT	Pledge Maturity Date *	08012025 📼	Pledgee *	NRBLNPKA (P) - NRB
			Contract Number *	20818201
ist			Contract Reference*	20250103C0000001
Enter			Contract Start Date	01012025 (2081-Paush-17)
FoP DVP			Contract End Date	08012025 (2081-Paush-24)
Pledge				
Pledge DvP	- Contract Bladge Datail			
Pledge FoP	Contract Pledge Detail	8		
Pledge release	ISIN*	NPDB04062082		
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Pledge	T ace Amount	1,000,000.00		
execution	Delivering Account	ADBLXXX000000000	00002	
oprove	Possiving Assount		100008	
TIONS	Receiving Account	INDEXXX000000000		
NCIAL RUMENTS	Processing Mechanism *	Individual Linked	+ Add Financial Instrument	
MINISTRATIVE	Deleges Information			
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	Receiving Account			

• Enter the required details.

ty Reference * ended Settlement Date *	ADBLRELEASE	In/Out Indicator *	PLEDGER PLEDGEE BOTH A	DMIN
ty Reference * ended Settlement Date *	ADBLRELEASE	In/Out Indicator *	PLEDGER PLEDGEE BOTH A	DMIN
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		Contract Number *	20818201	
		Contract Pafarance *	20250103C0000001	
		Conduct Neierence	202301030000001	
		Contract Start Date	01012025 (2081-Paush-17)	
		Contract End Date	08012025 (2081-Paush-24)	
ontract Pledge Details				
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e Amount *	1 000 000 00			
livering Account	ADBLXXX00000000000000	002		
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cessing Mechanism *	Individual Linked	Add Financial Instrument		
elease Information —				
N *	NPDB04062082	m		
ce Amount *	1,000,000.00			
livering Account*	NRBLXXX0000000000000000000000000000000000	008		
	ontract Pledge Details * e Amount * ivering Account eiving Account cessing Mechanism * elease Information	ontract Pledge Details 4* NPDB04062082 e Amount* 1,000,000 ivering Account ADBLXXX000000000000 cessing Mechanism* Individual Linked e elease Information 4* NPDB04062082 e Amount* 1,000,000 00 ivering Account* NRBLXXX000000000000	Contract Network Contract Reference Contract Start Date Contract Teledge Details ** NPDB04062082 e Amount* 1,000,000.00 ivering Account ADBLXXX00000000000000 cessing Mechanism* Individual Linked Add Financial Instrument elease Information ** NPDB04062082 **	Contract Reference * 20250103C0000001 Contract Start Date 01012025 (2081-Paush-17) Contract End Date 08012025 (2081-Paush-24) contract Pledge Details ** NPDB04062082 e Amount * 1,000,000 00 vering Account NRBLXXX0000000000008 cessing Mechanism * [mdividual Linked + Add Financial Instrument elease Information ** NPDB04062082 @ e Amount * 1,000,000 00 ivering Account NRBLXXX0000000000008

- Party Reference: Enter the release note (*E.g. ADBLRELEASE*)
- Intended Settlement Date: Date when the release is to be done.
- Under Release Information:
 - $\circ~$ ISIN : Enter the same ISIN that is to be released.
 - \circ $\,$ Face Amount: Enter the amount to be released.
 - Delivering Account: The pledgee is now releasing the securities so enter the pledgee portfolio number (*E.g. NRB is releasing the security of ADBL, then you should enter NRB's Portfolio Number*)
 - Receiving Account: The Pledger is now receiving the securities from pledgee so enter the Pledger portfolio number. (*E.g. ADBL's Portfolio Number*)

(NOTE: The Contract Pledge Details, at the time of pledge and the release information, at the time of release is just opposite)

ISIN *	NPDB04062082
Face Amount *	(1,000,000.00
Delivering Account	ADBLXXX0000000000000
Receiving Account	NRBLXXX0000000000000
Processing Mechanism *	Individual Linked + Add Financial Instrument
- Release Information	
ISIN*	NPDB04062082
Face Amount *	1,000,000.00
Delivering Account*	NRBLXXX00000000000000
Receiving Account	ADBLXXX0000000000000

• Validate and then "ok". This request will now be sent to "Checker" for verification.

Steps B: Through USER 2/Checker

• Go to Instruction Originator \rightarrow Approve (Such interface will be displayed)

٩	INSTRUCTION	IS ORIGINATOR	melannut) 🛅 List 💌	Approve			Da	te: 06012025 (2001-Pau	19-22) 13:38 50:206 🖷 🖌
EXTERNAL DEBT	Items 1 to 1 of	1	Items on page 20	C Page 1 of 1	ST.				37
MANAGEMENT MAINTENANCE	NO. 1 PLEDGE	TYPE :: RELEASE FOP	PARTY REFERENCE : ADBLRELEASE	DELIVERING PARTY #	RECEIVING PARTY =	TRADE DATE	INTENDED SETTLEMENT DATE 3 05012025 (2081-Paush-21)	STATUS : Authorize	NEXT STATUS
STAKEHOLDERS	-		1						
INSTRUCTIONS									
List									
Approve									
FINANCIAL									
ADMINISTRATIVE									
BILLING REPORTS									

• Click the required Pledge release FoP. Such interface will be displayed.

						Pledge
Status *	Authorize	In/Out Indicator*		PLEDGER	PLEDGEE BOTH A	DMIN
Next Status *	Active	Pledger *		ADBLNPK	(A (P) - ADBL	w)
Party Reference *	ADBLRELEASE	Pledgee *		NRBLNP	(A (P) - NRB	
Intended Settlement Date *	05012025 (2081-Paush-21)	ush-21) Contract Number *		20818201	3818201	
Pledge Maturity Date *	08012025 (20)			(20250103C0000001		
		Contract Start Date		01012025	(2081-Paush-17)	
		Contract End Date		08012025	(2081-Paush-24)	
			The Contract	End Date		
- Contract Pledge Details	·					
ISIN *	NPDB04062082					
Face Amount*	1,000,000.00					
Delivering Account	ADBLXXX000000000000000	02				
Receiving Account	NRBLXXX0000000000000000000000000000000000	80				
Processing Mechanism *	Individual Linked					
- Release Information						
ISIN *	NPDB04062082	5				
Face Amount*	1,000,000.00					
Delivering Account*	NRBLXXX000000000000000	08				
	Status * Next Status * Party Reference * Intended Settlement Date * Piedge Maturity Date * Contract Piedge Detailst ISIN * Face Amount * Delivering Account Processing Mechanism * Refease Information ISIN * Face Amount *	Status* Authorize Next Status* Active Party Reference* ADDLINELEASE Intended Settlement Date* 09012025 (2081-Pauch-21) Piedge Maturity Date* 08012025 (2081) Contract Piedge Detaits Face Amount* ISM* INPDB04062082 Processing Mechanism* Inputrition ISM* INPDB04062082 Face Amount* 1,000,000	Status* Authorize Ini/Out Indicator* Next Status* Active Pledger* Party Retremce* ADDL INFLEASE Pledger* Intended Settlement Date* 09012025 (2001-Pauch-21) Contract Namber* Pledge Maturity Date* 08012025 (200 Contract Retremce Contract Pledge Details Contract Retremce Issn* NPDB04062082 Processing Mechanism* IntelLocomocomocomouse Processing Mechanism* IntelLocomocomocomocomocomocomocomocomocomoco	Status* Authorize Ini/Out Indicator* Next Status* Active Pledger* Party Reference* ADDL/RELEASE Pledgee* Intended Settlement Date* 69012025 (2081-Pauch-21) Contract Number* Pledge Maturity Dats* 60012025 (208 Contract Classes Contract Pledge Details Contract Surt Date Contract Reference* Contract Pledge Details The Contract The Contract Face Amount* 1.000.000 0 Delivering Account ADBLXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	Status* Authorase IniCut Indicator* PEDCER Next Status* Active Pledger* ADBLNP Party Reference* ADBLREEASE Pledger* ADBLNP Intended Settlement Date* 66912025 (2015 Pauch-21) Contract Reference* 20251001 Pledge Maturity Date* 66912025 (2015 Pauch-21) Contract Reference* 2025000 Contract Fieldge Details Issue 00012022 Contract End Date 00012022 Contract Fieldge Details Issue 00012022 Date Contract End Date 00012022 Face Amount* 1000.000 00 Date Date Contract End Date 00012022 Face Amount* 1000.000 00 Date Date Contract End Date 00012022 Face Amount* 1000.000 00 Date Date Contract End Date 00012022 Processing Mechanism* NEPDBe4002002 Ended Ended Ended State* NEPDBe4002002 Ended Ended Ended Ended Face Amount* 1.000.000 00 Ended Ended Ended Ended	Status* Authorize IniOid Indicator* FLEDCR:

• Check the details and approve.

Process C: Authorize process (Through USER 3-PDMO)

- This request is then forwarded to Admin user of PDMO for final authorizing. For this purpose, the BFI's (Pledgee) should submit Annex 15 of Internal Debt (Issuance and Management) Procedure, 2081 [आन्तरिक ऋण (निष्कासन तथा व्यवस्थापन) कार्यविधि, २०८९ को अनुसूची १४] to PDMO along with the application of pledger to release.
- After the approval from the PDMO, the release is successful. This can be verified through the report
- → Reports → On Demand → Statement of Pledges (Please read the above process also.)

3. Pledge Maturity

This function lets the "Pledgee" change the maturity date of active pledge operations. One user from the pledgee will enter the change date request and another will approve and the approved/verified instruction is forwarded to PDMO for final approval. Upon the final approval maturity date will be changed.

Steps:

- a. Navigate to Instruction originator \rightarrow Enter \rightarrow Pledge \rightarrow Pledge maturity
- b. Enter the contract number of pledges you want to change the maturity date and click "ok".



c. Such interface will be displayed. Enter the "party reference", "settlement date" and the new "maturity date". Upon "validation" and "ok" it is subjected to second approval from the Pledgee (user-2) and forwarded to PDMO for final approval.

٩	INSTRUCTIONS ORIGINATOR		WKSENTOOL	7 <mark>7</mark> 7	
NAL DEBT					
s				Pledge Maturity	
SEMENT	Party Reference *		In/Out Indicator *	PLEDGER PLEDGEE BOTH	MIN
ENANCE	Intended Settlement Date *		Pledger*	ADBLNPKA (P) - ADBL	v
HOLDERS	Diadas Maturity Data *		Disdage		-
EMENT	Pieuge maturity Date -		Fleußee -	GLBBNPRA (P) - GLBB	
ICTIONS	Cash Leg Processing	No	Contract Number *	777777	
			Contract Reference *	20241111C0000001	
7			Contract Start Date	06092024 (2081-Bhadra-21	
P					
P			Contract End Date	13092029 (2086-Bhadra-28	
Riedae DvP					
Pledge FoP	Processing Mechanism *	Individual Linked			
Pledge release					
Pledge maturity	- Contract Pledge Details	i —			
Pledge execution	ISIN *	NPFB06022082			
ove	Face Amount*	1,990,000.00			
ONS	Delivering Account		00007		
CIAL	Derivering Account	ADDEXXX000000000	00007		
JMENTS	Receiving Account	GLBBXXX0000000000	100002		
ISTRATIVE					
3					
TC	C Reset 1/2 Validate	7 Ok			

d. After final approval, the new maturity date will be reflected on the Report → on demand → statement of pledge. The red section will be updated by the new maturity date also known as contract end date.

Tel. 977-1-4771290				Ć				Anarmaga	DOM ar. Kathmandu, Neo
				Statement of	Pledges				110.
ISIN	00010005		Account Code			Contract Number			
Contract Refere	rce Contract Numbe	r Contract Start Date	Contract End Date Cash A	nount Status	Seller Details	Buver Details	ISN	Contract Balance	e Currency
20240821C0000	90901 90901	8/7/24 12:00 AM	8/11/24 12:00 AM	BANNED	GLBBNPKA; GLBBXXX00000000000000002	NRBLNPKA; NRBLXXX00000000000000000	NPCB06002083	30	NPR
20240821C0000	2002 200	8/7/24 12:00 AM	8/9/24 12:00 AM	CLOSED	GLBBNPKA; GLBBXXX000000000000002	NARBNPKA; NARBXXX000000000000000002	NPCB06002083	0	NPR
20240821C0000	0003 018342	8/7/24 12:00 AM	8/8/24 12:00 AM	CLOSED	NARENPKA; NAREXXX00000000000000002	GLBBNPKA; GLBBXXX0000000000000002	NPCB06002085	0	NPR
20240821C0000	018243	8/7/24 12:00 AM	8/8/24 12:00 AM	CREATED	NARBNPKA; NARBXXX00000000000000002	PDMONPKA111; PDMO1110000000000000000000000000000000000	NPCB06002083	0	NPR
20240821C0000	0005 018344	8/7/24 12:00 AM	8/8/24 12:00 AM	BANNED	NARENPKA; NAREXXX000000000000000003	NARBNPKA; NARBXXX00000000000000002	NPCB06002083	55	NPR
20240821C0000	0006 018445	8/7/24 12:00 AM	8/8/24 12:00 AM	CLOSED	NARBNPKA; NARBXXX000000000000000002	PDMONPKA111; PDMO1110000000000000000000000000000000000	NPTB00010426	0	NPR
20240822C0000	ADBEDB100	8/9/24 12:00 AM	8/21/24 12:00 AM	CREATED	EDBLNPKA; EDBLXXX0000000000000002	ADBLNPKA; ADBLXXX00000000000000002	NPTB01011717	0	NPR
20240822/0000	0002 AD201	8/9/24 12:00 AM	8/15/24 12:00 AM	BANNED	ADBLNPKA:	EDBLNPKA:	NPT801011717	9000	NPR

4. Pledge Execution

Pledges can be bought by the Pledgee if the pledger fail to pay the loan/commitment upon the completion of the maturity of pledge. This function is enabled only for the banned and disputed securities.

Steps:

 Navigate to Instruction originator → Enter → Pledge → Pledge Execution. Following screen will appear.

	(1.2.23-20230101.1539+0530)
٩	INSTRUCTIONS ORIGINATOR ENTER PLEDGE WKSM00001 🖍 🦧 🚚
ACCESS MANAGEMENT	Messages search
MAINTENANCE	Status Banned -
STAKEHOLDERS	
SETTLEMENT	Contract Number
INSTRUCTIONS ORIGINATOR	C Reset 7 Ok
🗖 List	
= Enter	
/ FoP	
/ DvP	
- Pledge	
💉 Pledge DvP	
🖌 Pledge FoP	
Pledge release	
Pledge maturity	
 Pledge execution 	
♂ Approve	

- 2. Provide the contract number which you want to execute or simply clicking ok will display all the pledges which are past the maturity date. Click the one you want to execute.
- 3. Such interface will be displayed. Enter all the required details. (Note: here the delivering account will be of "pledger" in this case account of ADBL i.e. ADBLXXX000000000002) and receiving account will be of "pledgee" in this case of GLBB who is the pledgee.

4	INSTRUCTIONS ORIGINATOR		wkschreit 💉 Pledge DvP	💉 Pledge FoP	🖉 Ple
ACCESS					
MAINTENANCE	Execution Type	Appropriation Sale	In/Out Indicator *	PLEDGER PLEDGEE BOTH	
STAKEHOLDERS	Party Reference *		Pledger *	ADBLNPKA (P) - ADBL	
INSTRUCTIONS	Trade Date *		Pledgee *	GLBBNPKA (P) - GLBB	
ORIGINATOR	Intended Settlement Date I			(000011101(1)) 0000	
List	Intended Settlement Date -				
Enter	Pledge Maturity Date *	17102024 📼			
DVP	Contract Number *	009080			
- Pledge					
Pledge DvP	Contract Pledge Details				
Pledge release	ISIN*	NPCB06002082			
Pledge maturity	Face Amount*	5 000 00			
Pledge execution	Delivering Assessed				
😪 Approve	Derivering Account				
AUCTIONS	Receiving Account	GLBBXXX0000000000	100002		
FINANCIAL INSTRUMENTS	Processing Mechanism *	Individual Linked	+ Add Financial Instrument		
BILLING	Execution Information				
REPORTS					
	ISIN*		~		
	Delivering Account				
	Receiving Account				
			-		

4. Upon 3-layer approval, the pledge will be sold to Pledgee and this will be reflected on Reports → portfolio statement