

**NCHL  
Integration  
User Manual  
For Clients**

**Internet Based  
Fully Automated  
Online Trading  
System**



**CONFIDENTIAL**

All rights reserved. No part of this publication may be reprinted, reproduced, stored in a retrieval system or transmitted, in any form or by any means, without the prior permission in writing from the owners.

## 1.1 Document Control

## 1.2 Version History

Version No.	Date	Author	Comments/ Changes from prior version
1.0	2019/05/20	Ramesh Bhusal	
2.0	2019/06/25	Ramesh Bhusal	



## Contents

1.1	Document Control.....	2
1.2	Version History.....	2
2	Introduction .....	4
3	Load Fund.....	5
3.1	Load Collateral .....	6
3.2	Buy Settlement (Pay-In) .....	10
4	Fund Withdrawal .....	13
4.1	Refund Collateral Request (Client) .....	13
4.2	Sell Settlement (Pay-Out) .....	15

## 2 Introduction

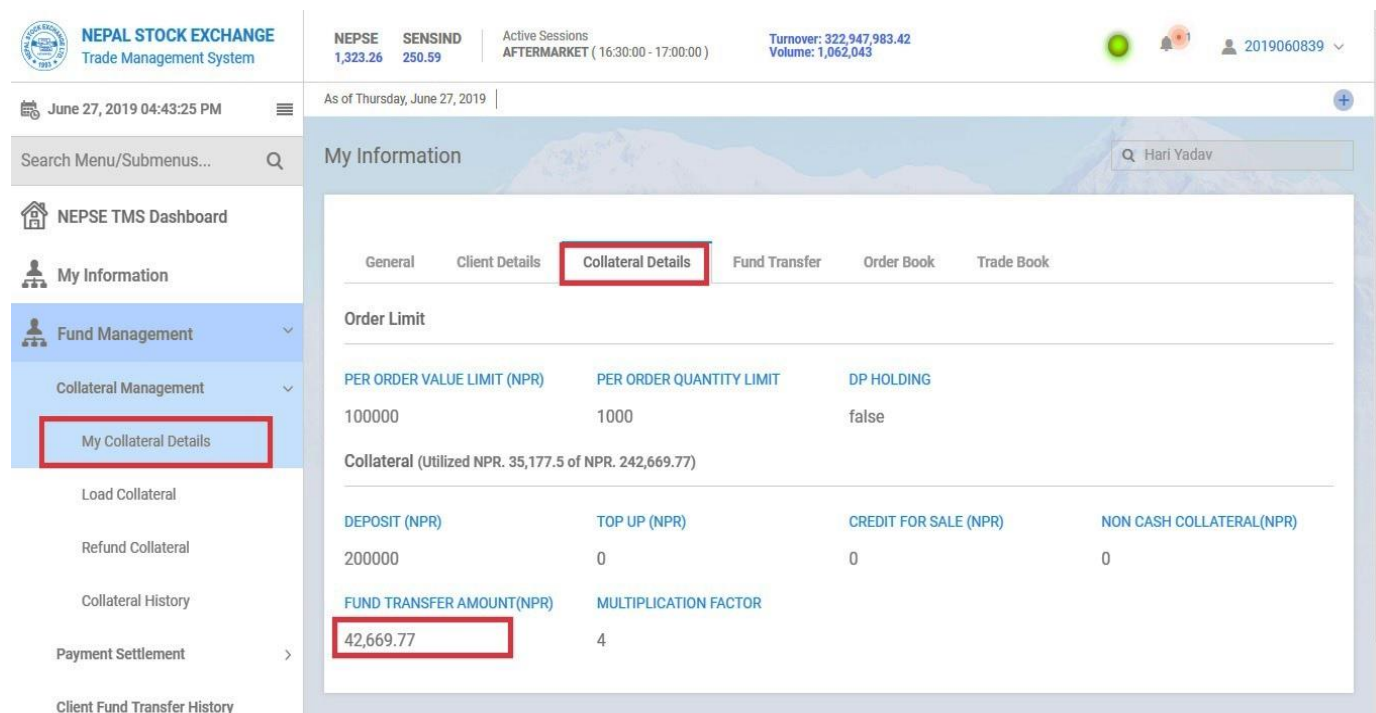
One of the features of NOTS is the banking integration using Nepal Clearing House Limited (NCHL). When the trade is done between clients, the bank account of brokers and clients can be in different banks, however the money needs to flow for the trade to complete. This is where integration using NCHL is needed. If the broker places the trade on the behalf of a client, the client first needs to load desired amount of collateral in brokers account. This process is “First phase of NCHL Banking Integration (Load Fund)”.

Then, collateral transfer between Counter Broker happens. Once the settlement is done and the money is received by the second party, then Seller client can withdraw amount which is initiated, approved and delivered by Broker. Client can also request for Collateral refund which initiated by client, approved and delivered by Broker. This is termed as Second Phase of NCHL Banking Integration (Fund Withdrawal).

**Test Environment:** Staging

### 3 Load Fund

Clients can view their collateral details in My Collateral Details. Navigate to Fund Management- > Collateral Management- > My Collateral Details. Collateral deposited via online transfer is displayed on same page as shown in below fig: -



PER ORDER VALUE LIMIT (NPR)	PER ORDER QUANTITY LIMIT	DP HOLDING
100000	1000	false

DEPOSIT (NPR)	TOP UP (NPR)	CREDIT FOR SALE (NPR)	NON CASH COLLATERAL(NPR)
200000	0	0	0

FUND TRANSFER AMOUNT(NPR)	MULTIPLICATION FACTOR
42,669.77	4

Fig 3(a):- Collateral Details

The process of loading fund from clients account to the brokers account is termed as Load Fund. Client can load fund as part of collateral or Settlement. The process is done using CIPS. For load Fund, the following process is to be followed:

- Login TMS using client credentials.

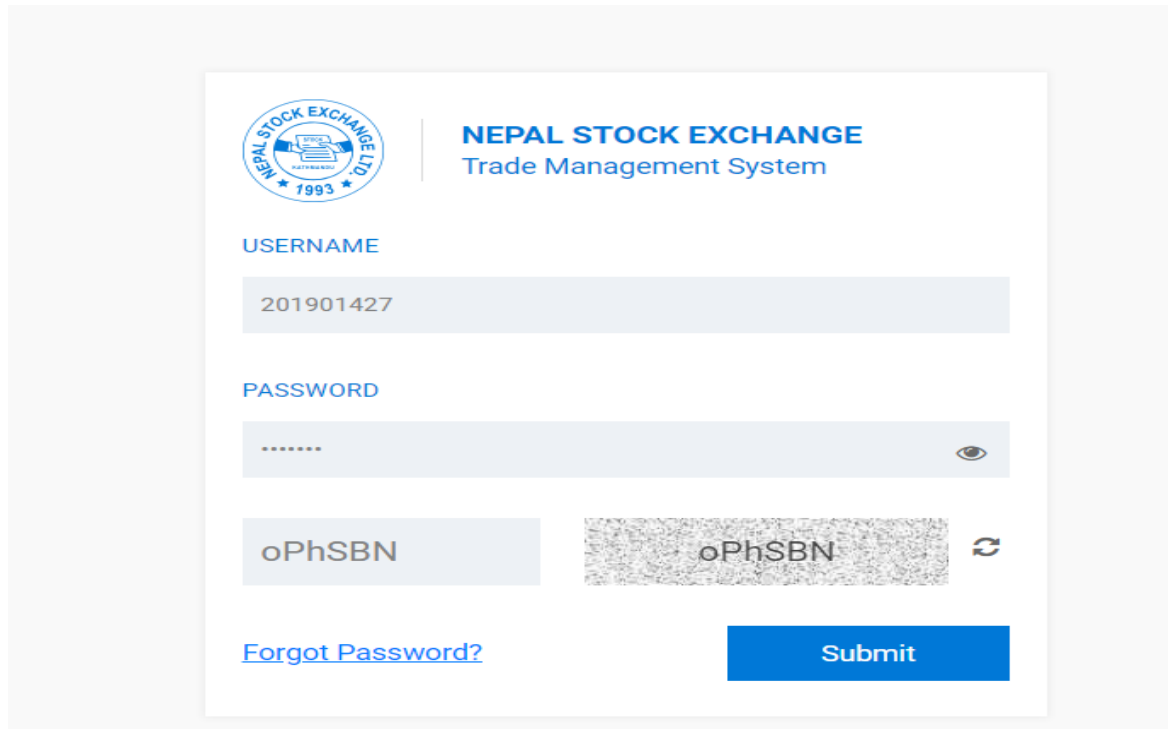


Fig 3(b):- Client Login

### 3.1 Load Collateral

- To deposit collateral with Broker navigate to Fund Management -> Load Collateral
- Select the bank as CIPS and fill the necessary details with payment type as collateral deposit as default and submit the form.

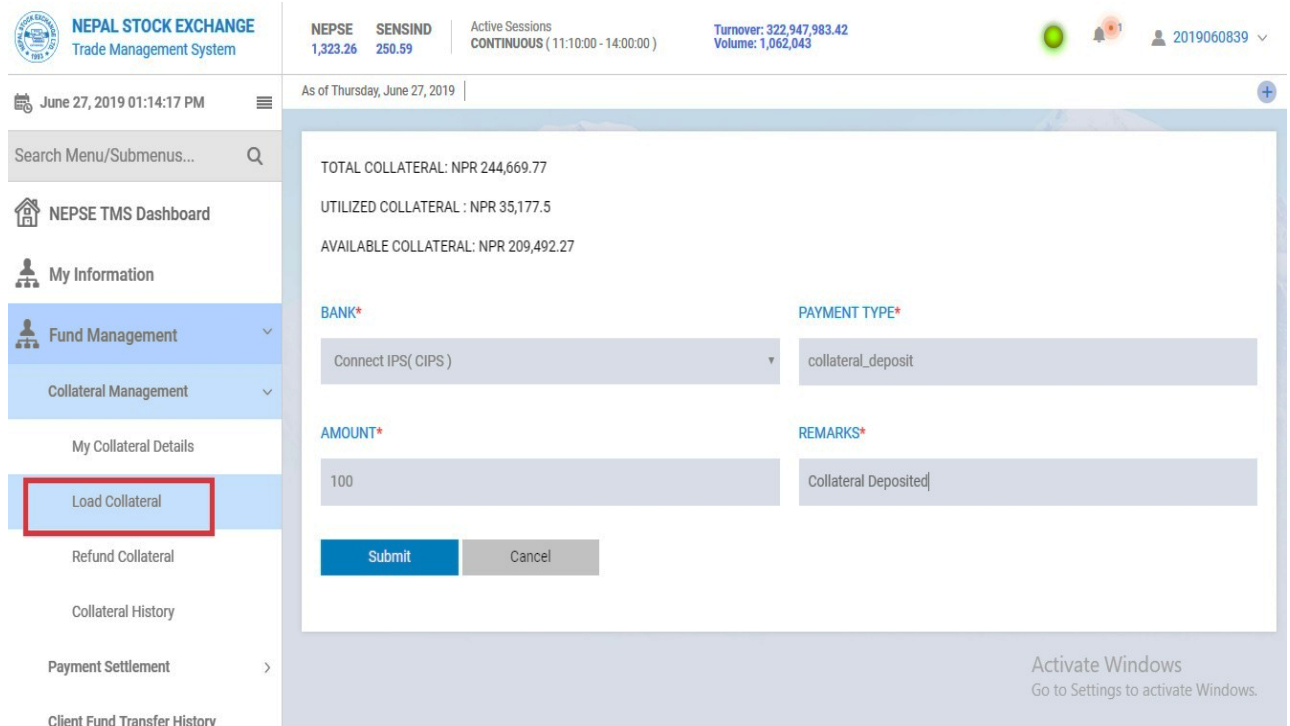
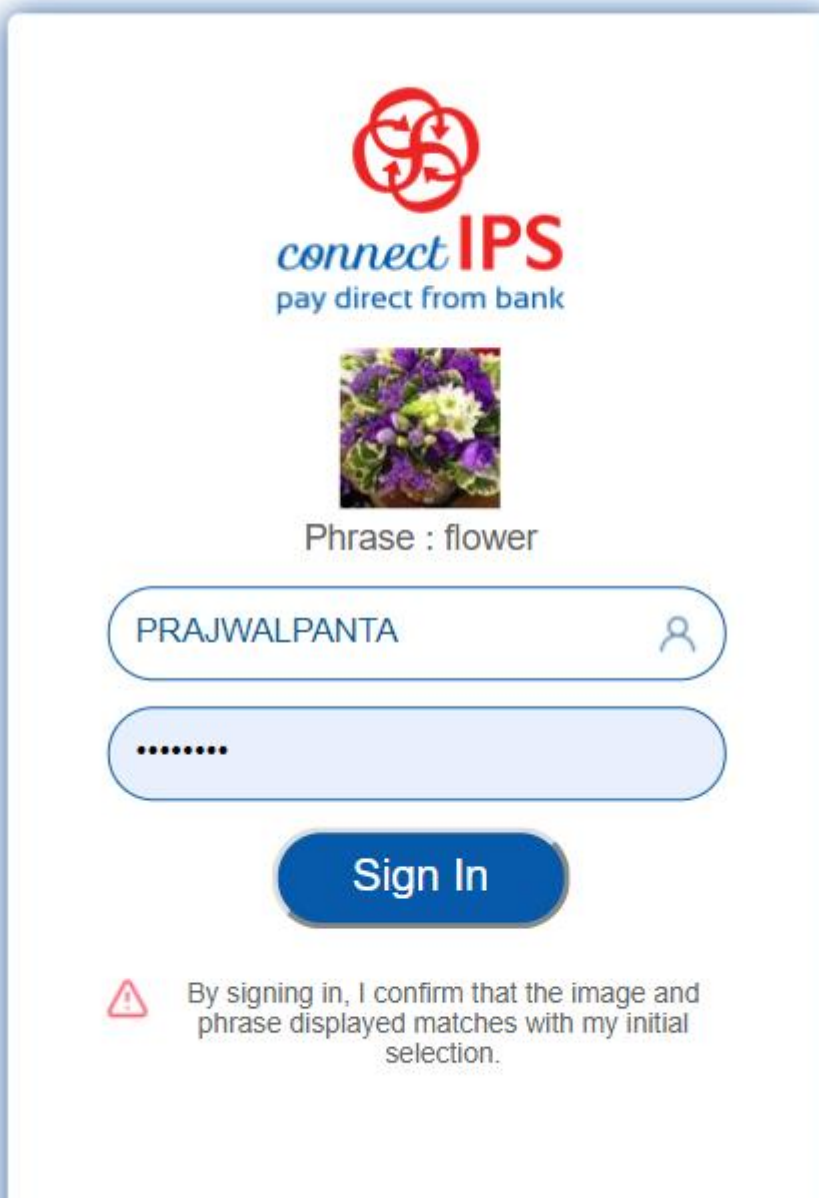


Fig 3.1(a):- Load Collateral

- You will be then redirected to CIPS. Login using credentials provided by NCHL.



The image shows a login interface for 'connect IPS'. At the top, there is a red logo consisting of three interlocking circles with arrows. Below the logo, the text reads 'connect IPS' in blue and red, followed by 'pay direct from bank' in blue. In the center, there is a small image of purple and white flowers. Below the image, the text says 'Phrase : flower'. There are two input fields: the first contains the name 'PRAJWALPANTA' and has a user icon on the right; the second contains a series of dots representing a password. Below the input fields is a blue 'Sign In' button. At the bottom, there is a warning icon (a triangle with an exclamation mark) and the text: 'By signing in, I confirm that the image and phrase displayed matches with my initial selection.'

Fig 3.1(b): -Connect IPS

- Once logged in, Payment details and Account details are displayed. Select Account number from account details and click on Submit. User can return to Creditor's site (TMS) by clicking on 'Return to Creditor Site' button at top right.

**connect** IPS
Return to Creditor Site

---

||| **PAYMENT DETAILS**

Creditor Id : NPS-54-APP-3

Transaction Amount : (NPR) 1,000.00

Net Debit Amount : (NPR) 1,005.00

Reference Id : 201905240000696

Creditor Name : Nepse

Charge Amount : (NPR) 5.00

Transaction Id : 201905261000000001

Particulars : Transaction Remark

---

||| **ACCOUNT DETAILS**

Debit Account : Laxmi Test Account - 00540029165

Submit

Fig 3.1©: - Payment & Account details

- When Submitted, One Time Password (OTP) will be sent to registered Email and phone number. Enter OTP and Click on Submit. User will be directed to Creditor's site. User can re-generate OTP by clicking 'Re-generate' link.

**connect** IPS
Return to Creditor Site

---

||| **PAYMENT DETAILS**

Creditor Id : NPS-54-APP-3

Transaction Amount : (NPR) 1,000.00

Net Debit Amount : (NPR) 1,005.00

Reference Id : 201905240000696

Creditor Name : Nepse

Charge Amount : (NPR) 5.00

Transaction Id : 201905261000000002

Particulars : Transaction Remark

---

Bank : 1701 - Laxmi Bank Limited

Account No. : 00540029165

Account Name : Laxmi Test Account

Branch : 5 - Hattisar

Account Nick Name : Laxmi Test Account

---

||| **PASSWORD**

One Time Password 189361

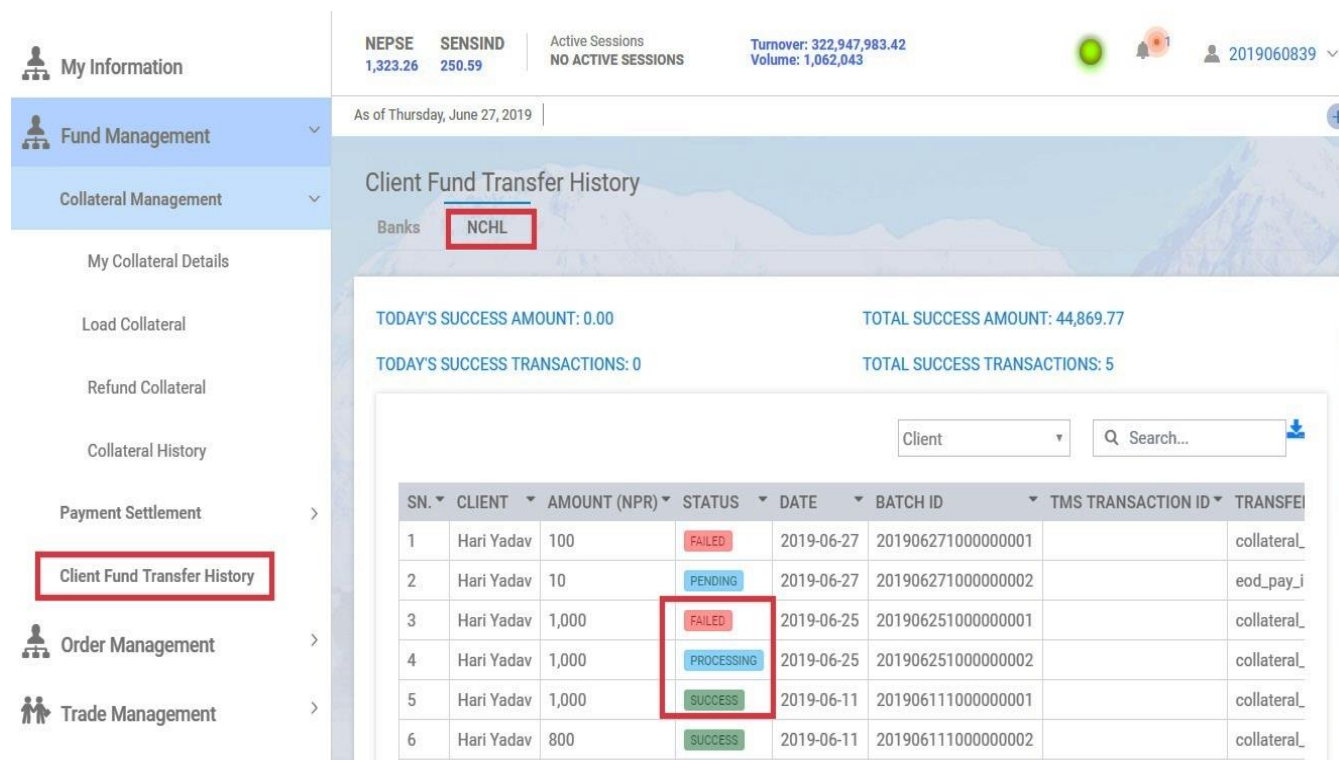
Re-generate

Back
Submit



Fig 3.1(d): - One time password

- Navigate to Fund Management -> Client Fund Transfer History -> NCHL (tab) and check if a record is added for your transaction. You can monitor the status of your transaction here.
- After some time, if the fund load is successful, the status is updated to success and failed otherwise.



Client Fund Transfer History

Banks: **NCHL**

TODAY'S SUCCESS AMOUNT: 0.00      TOTAL SUCCESS AMOUNT: 44,869.77

TODAY'S SUCCESS TRANSACTIONS: 0      TOTAL SUCCESS TRANSACTIONS: 5

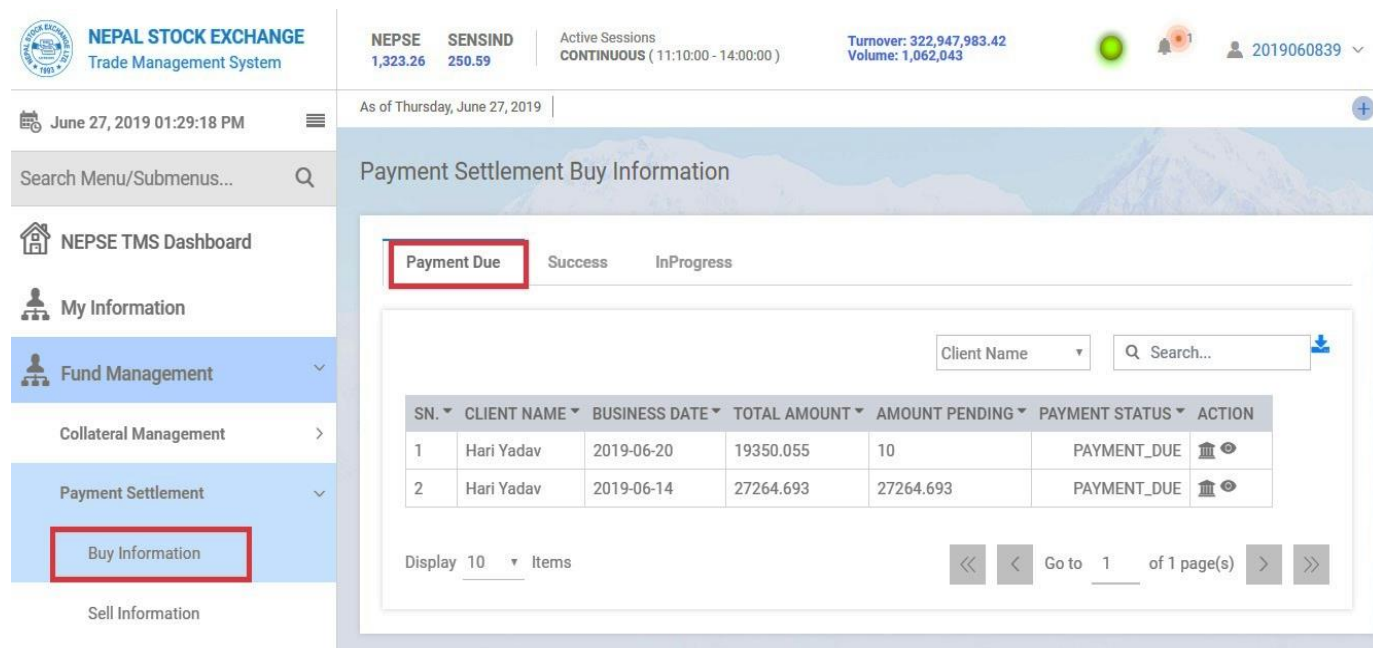
SN	CLIENT	AMOUNT (NPR)	STATUS	DATE	BATCH ID	TMS TRANSACTION ID	TRANSFER
1	Hari Yadav	100	FAILED	2019-06-27	201906271000000001		collateraL
2	Hari Yadav	10	PENDING	2019-06-27	201906271000000002		eod_pay_i
3	Hari Yadav	1,000	FAILED	2019-06-25	201906251000000001		collateraL
4	Hari Yadav	1,000	PROCESSING	2019-06-25	201906251000000002		collateraL
5	Hari Yadav	1,000	SUCCESS	2019-06-11	201906111000000001		collateraL
6	Hari Yadav	800	SUCCESS	2019-06-11	201906111000000002		collateraL

Fig 3.1(e):- Payment Status in Fund transfer history

### 3.2 Buy Settlement (Pay-In)

Client can load fund to broker’s account as part of Settlement (Buy) at the end of trading day.

- Navigate to Fund Management- >Payment Settlement- > Buy Information. Amount that is due for payment to Broker is displayed in Payment Due tab.



NEPS TMS Dashboard

My Information

Fund Management

- Collateral Management
- Payment Settlement
  - Buy Information
  - Sell Information

Payment Settlement Buy Information

Payment Due Success InProgress

Client Name Search...

SN.	CLIENT NAME	BUSINESS DATE	TOTAL AMOUNT	AMOUNT PENDING	PAYMENT STATUS	ACTION
1	Hari Yadav	2019-06-20	19350.055	10	PAYMENT_DUE	
2	Hari Yadav	2019-06-14	27264.693	27264.693	PAYMENT_DUE	

Display 10 Items

Go to 1 of 1 page(s)

Fig 3.2(a):- Payment due in Buy Settlement

- Click on view Icon in Action column to view transaction details. It will display security wise amount due for Pay-in.

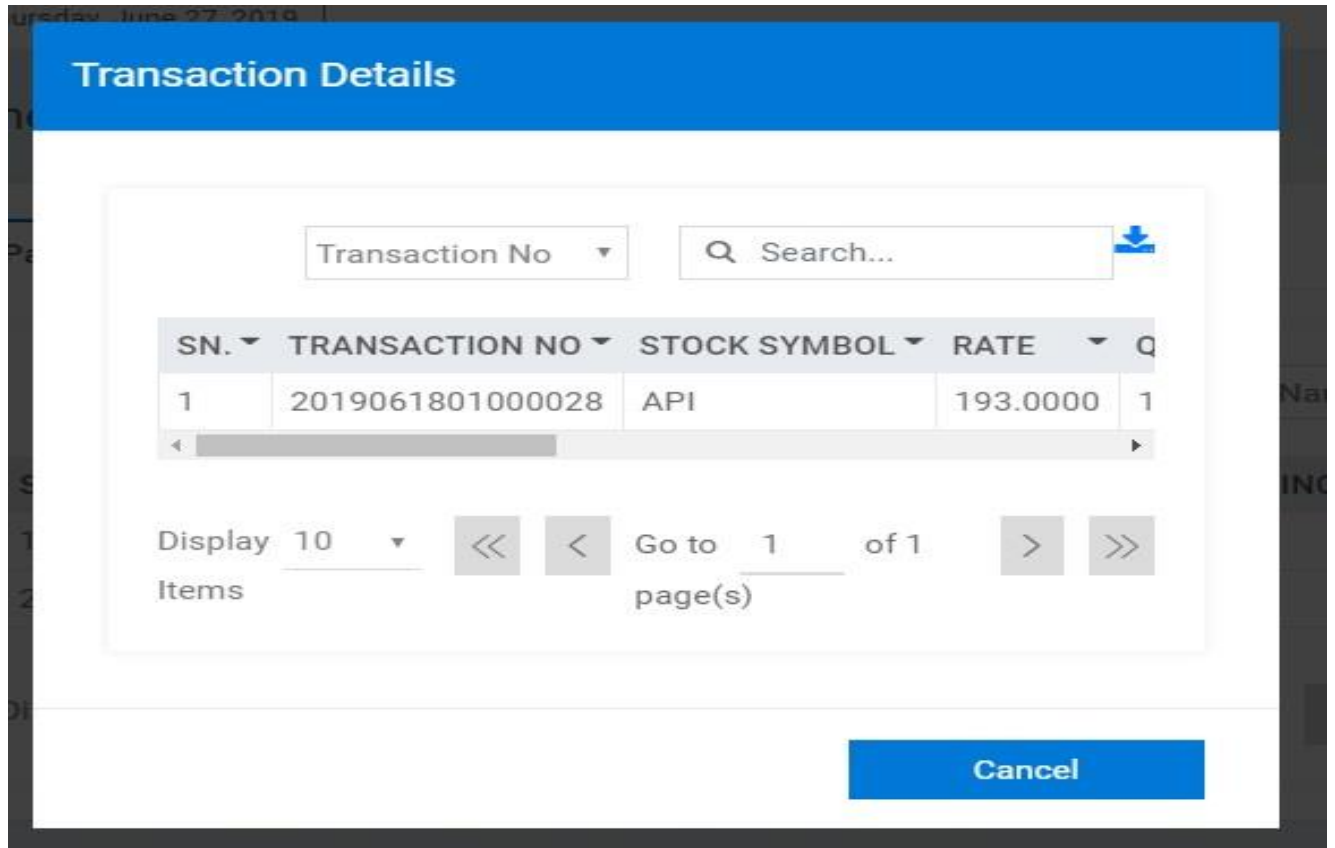


Fig 3.2(b): - Buy transaction details

- Click on Make Payment icon in Action column to initiate the Payment.

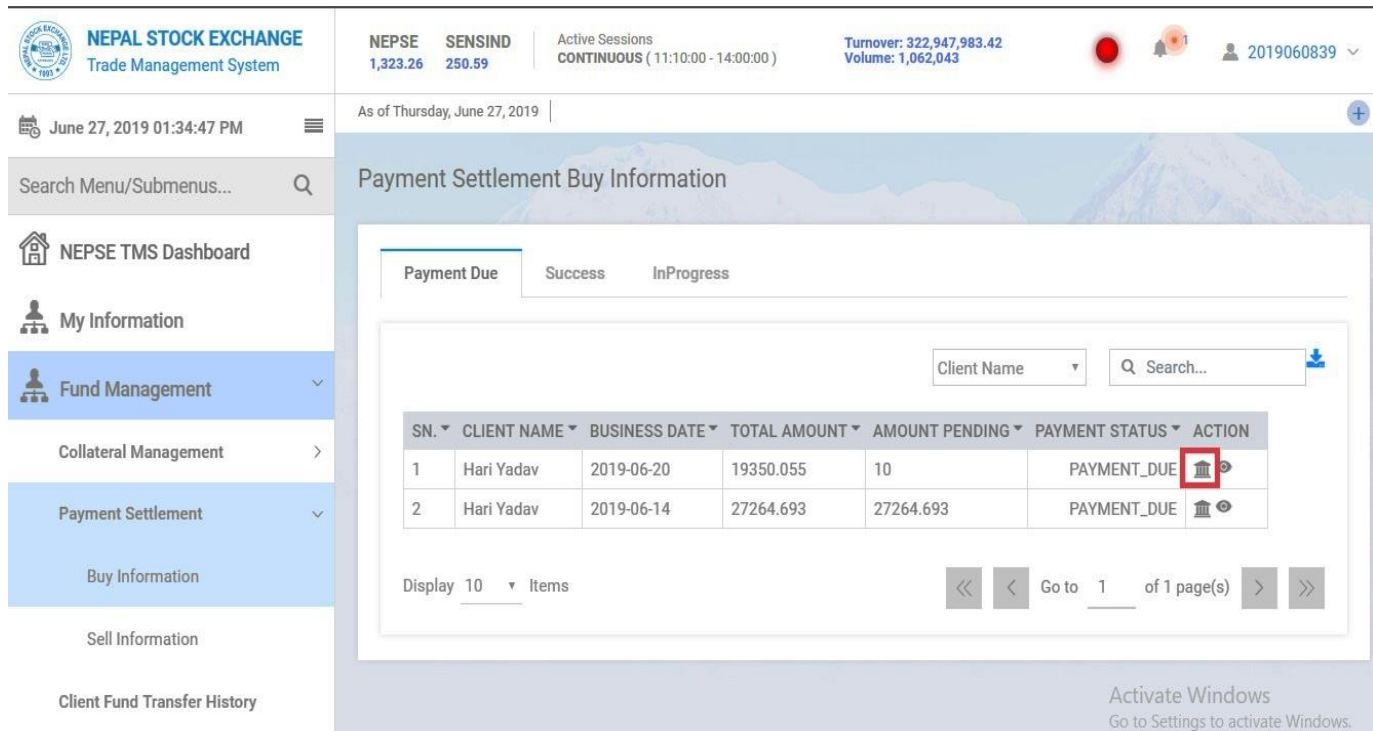
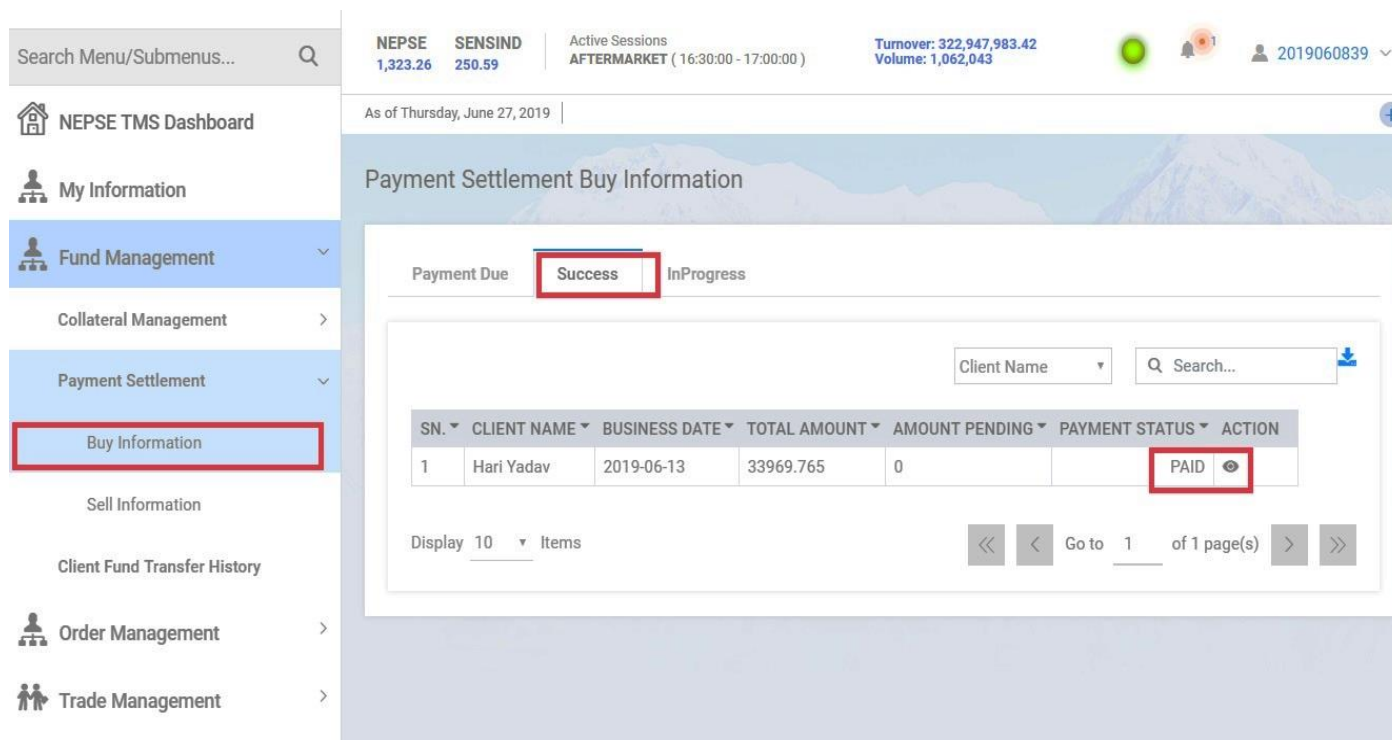


Fig 3.2©:- Initiate Payment

- Once payment is initiated, you will be redirected to Load Fund screen as shown in below figure. Select Bank and submit the application, you will be redirected to CIPS. Follow the same procedure as described in [Load Collateral](#) above.
- You can monitor the status of transaction in Success & In progress tabs. Once the payment is successful, status is changed to Paid as shown in below fig:



The screenshot shows the NEPSE TMS Dashboard interface. The left sidebar contains a navigation menu with 'Buy Information' highlighted in red. The main content area displays 'Payment Settlement Buy Information' with tabs for 'Payment Due', 'Success', and 'InProgress'. The 'Success' tab is active. Below the tabs is a search bar for 'Client Name' and a table with the following data:

SN.	CLIENT NAME	BUSINESS DATE	TOTAL AMOUNT	AMOUNT PENDING	PAYMENT STATUS	ACTION
1	Hari Yadav	2019-06-13	33969.765	0	PAID	

Below the table, there is a pagination control showing 'Display 10 Items' and 'Go to 1 of 1 page(s)'.

Fig 3.2(d):- Payment Success

Note: - Payment made as part of settlement is not reflected in Client’s collateral. Also, if a **Manual Settlement** is initiated by Broker, the status will be automatically changed to Paid in Success tab.

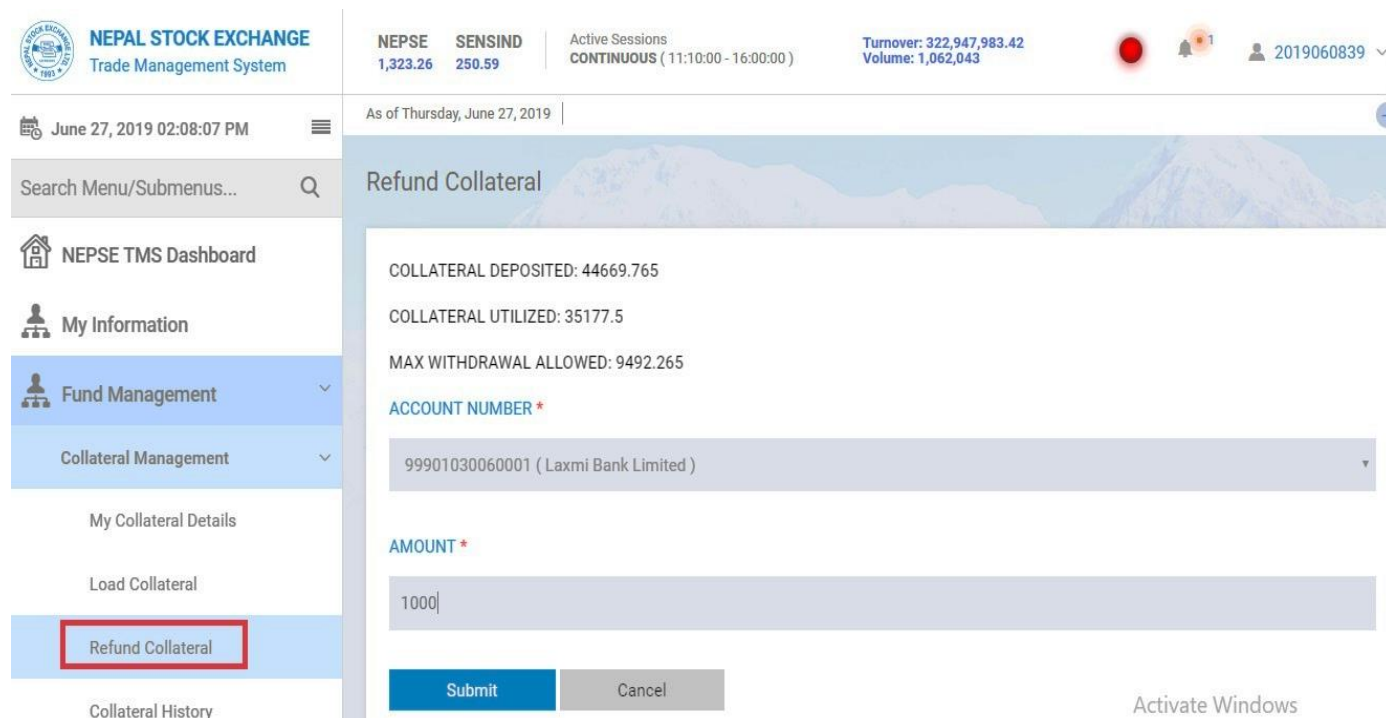
## 4 Fund Withdrawal

This is the second phase of NCHL banking integration. This process is initiated when a Client wants refund of collateral deposited or broker has to pay client as part of Settlement in T+3 days.

### 4.1 Refund Collateral Request (Client)

This process is initiated by client where client sends an application to Broker for collateral refund.

- Login to TMS using client credentials.
- Client can request for Collateral refund. Navigate to Fund Management -> Collateral Management-> Refund Collateral ->. Information regarding collateral deposited, utilized and collateral available is displayed at the top. Select the account for which the broker has to credit. Enter amount and click on submit.



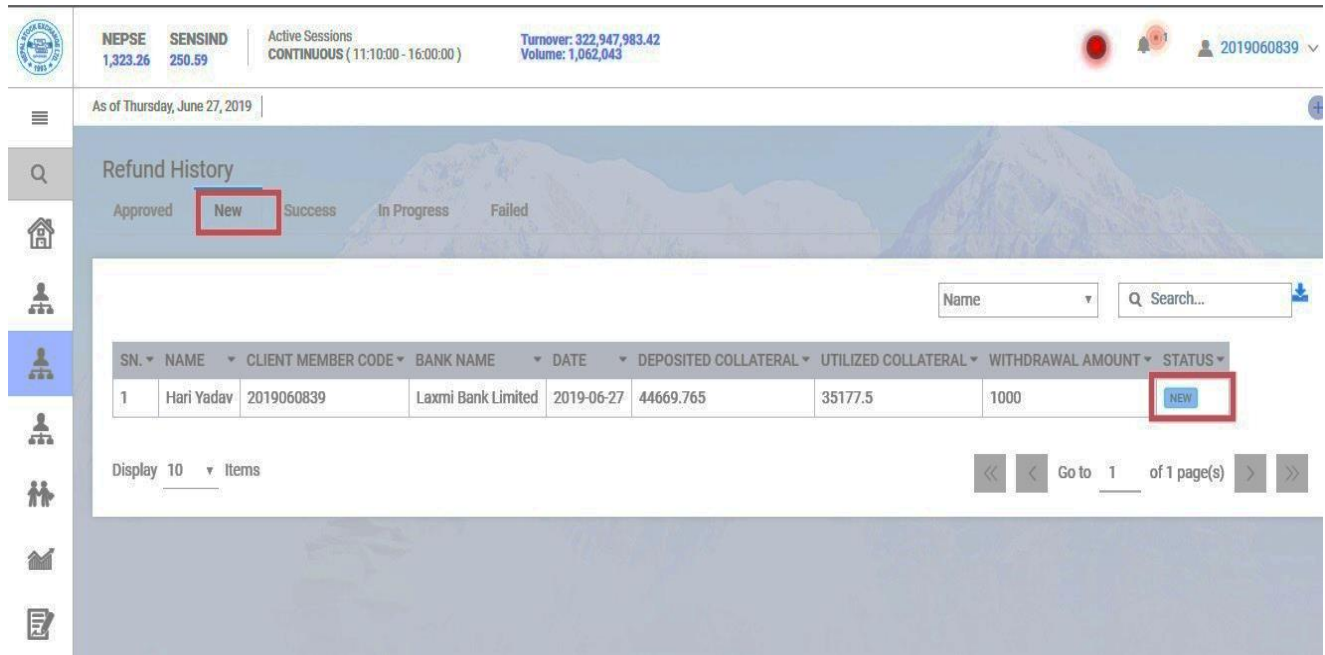
The screenshot displays the NEPSE TMS interface. The top navigation bar includes the NEPSE logo, market data (NEPSE: 1,323.26, SENSIND: 250.59), active sessions (CONTINUOUS), turnover (322,947,983.42), and volume (1,062,043). The left sidebar shows the navigation menu with 'Fund Management' expanded to 'Collateral Management', where 'Refund Collateral' is highlighted. The main content area shows the 'Refund Collateral' form with the following details:

- COLLATERAL DEPOSITED: 44669.765
- COLLATERAL UTILIZED: 35177.5
- MAX WITHDRAWAL ALLOWED: 9492.265
- ACCOUNT NUMBER \*: 99901030060001 (Laxmi Bank Limited)
- AMOUNT \*: 1000

Buttons for 'Submit' and 'Cancel' are visible at the bottom of the form.

Fig 4(a):- Initiate Collateral Refund

- Navigate to Fund Management -> Collateral Management -> Collateral History->New (tab) and check if a record is added for your withdrawal request. You can monitor the status of your request here.



As of Thursday, June 27, 2019

NEPSE 1,323.26    SENSIND 250.59    Active Sessions CONTINUOUS (11:10:00 - 16:00:00)    Turnover: 322,947,983.42    Volume: 1,062,043

Refund History

Approved   **New**   Success   In Progress   Failed

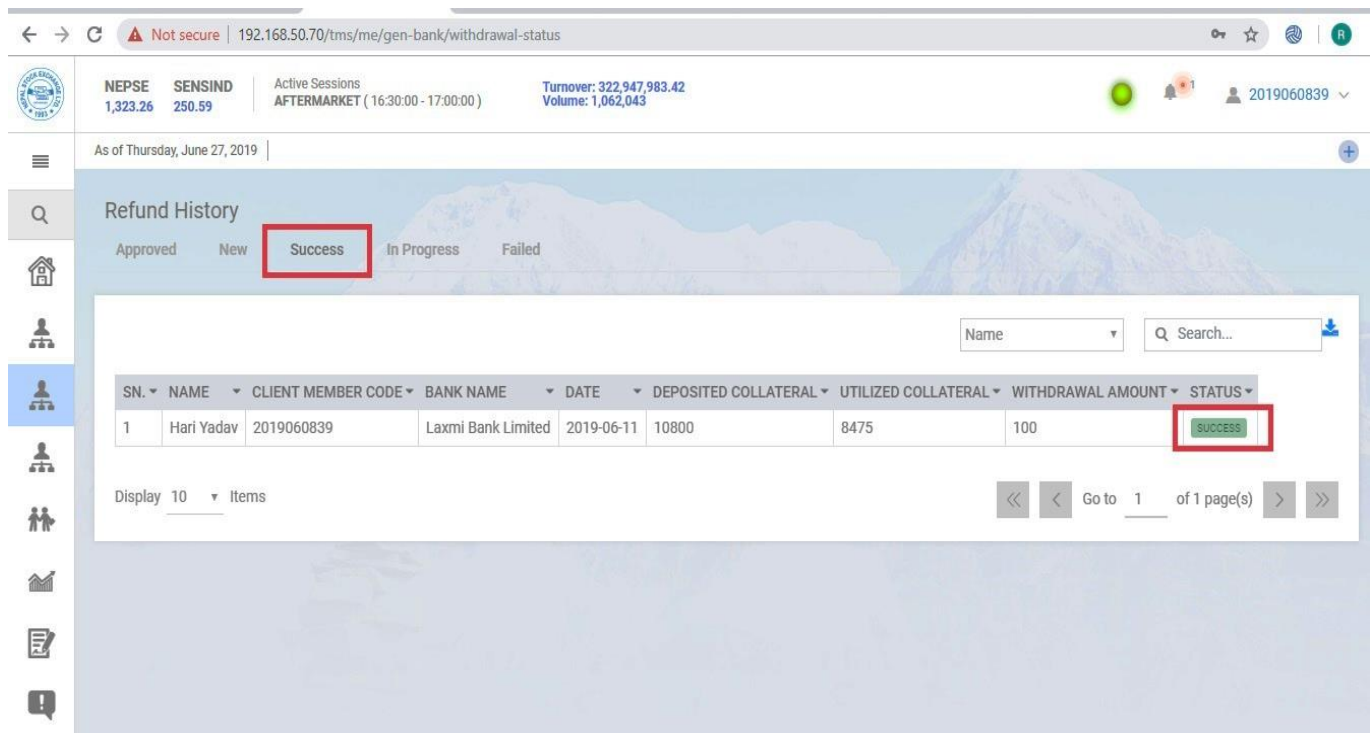
Name    Search...

SN.	NAME	CLIENT MEMBER CODE	BANK NAME	DATE	DEPOSITED COLLATERAL	UTILIZED COLLATERAL	WITHDRAWAL AMOUNT	STATUS
1	Hari Yadav	2019060839	Laxmi Bank Limited	2019-06-27	44669.765	35177.5	1000	<b>NEW</b>

Display 10 Items    Go to 1 of 1 page(s)

Fig 4(b): - New Refund Application

- Once the refund request is submitted, it will be approved and delivered from Broker's end. You can monitor the status of your request with Approved/Success/In progress/Failed tabs.
- Once the refund is successful and your account is credited with the amount, the status of the request will be changed to Success in Success tab in Collateral History.



As of Thursday, June 27, 2019

NEPSE 1,323.26    SENSIND 250.59    Active Sessions AFTERMARKET (16:30:00 - 17:00:00)    Turnover: 322,947,983.42    Volume: 1,062,043

Refund History

Approved   New   **Success**   In Progress   Failed

Name    Search...

SN.	NAME	CLIENT MEMBER CODE	BANK NAME	DATE	DEPOSITED COLLATERAL	UTILIZED COLLATERAL	WITHDRAWAL AMOUNT	STATUS
1	Hari Yadav	2019060839	Laxmi Bank Limited	2019-06-11	10800	8475	100	<b>SUCCESS</b>

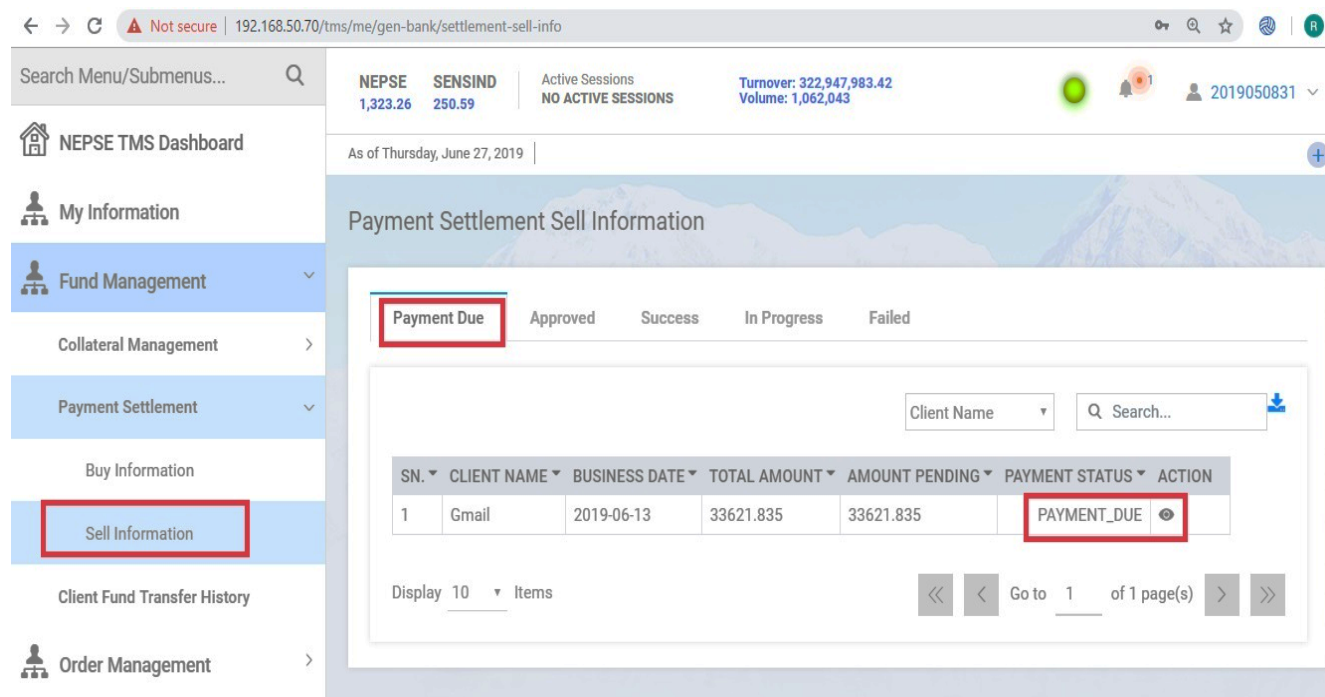
Display 10 Items    Go to 1 of 1 page(s)

Fig 4©: -Refund Successful

## 4.2 Sell Settlement (Pay-Out)

Client can view their Settlement details for Sell once the settlement is done in T+3 days. The Pay-out is initiated and delivered by brokers but client can monitor status.

- Navigate to Fund Management- > Payment Settlement- > Sell Information. In Payment Due tab you can view transaction details and amount due for Sell.



As of Thursday, June 27, 2019

### Payment Settlement Sell Information

Payment Due | Approved | Success | In Progress | Failed

Client Name: Gmail | Search...

SN.	CLIENT NAME	BUSINESS DATE	TOTAL AMOUNT	AMOUNT PENDING	PAYMENT STATUS	ACTION
1	Gmail	2019-06-13	33621.835	33621.835	PAYMENT_DUE	👁

Display 10 Items | Go to 1 of 1 page(s)

Fig 4(d):- Amount payable to client

- Broker need to initiate payment for Pay-out and you can monitor the pay-out status in Approved/Success/In progress/Failed tab. Once the Payment is successful, you can view the transaction success tab and the status will be changed to PAID.
- If the payment is done manually between broker and client, the status of pay-out will be changed to MANUALLY PAID as shown in the figure below.



Browser address bar: [192.168.50.70/tms/me/gen-bank/settlement-sell-info](http://192.168.50.70/tms/me/gen-bank/settlement-sell-info)

NEPAL STOCK EXCHANGE Trade Management System

Active Sessions: NO ACTIVE SESSIONS | Turnover: 322,947,983.42 | Volume: 1,062,043

As of Thursday, June 27, 2019 | Loading data...

### Payment Settlement Sell Information

Payment Due | Approved | **Success** | In Progress | Failed

Client Name: [Dropdown] | Search: [Input] [Download]

SN.	CLIENT NAME	BUSINESS DATE	TOTAL AMOUNT	AMOUNT PENDING	PAYMENT STATUS	ACTION
1	Gmail	2019-06-14	19019.88	10	<b>MANUALLY_PAID</b>	[Eye Icon]

Display 10 Items | Go to 1 of 1 page(s)

Fig 4(e):- Manually paid by broker