

NAASA Securities Introduces Margin Trading Facility up to 2 Crores



The advertisement features the NAASA Securities logo at the top left. The main headline reads "POWER YOUR PORTFOLIO WITH MARGIN TRADING FACILITY". Below this, a sub-headline states: "Get additional buying power through Margin Trading Facility & maximize your market potential." A list of four bullet points highlights the benefits: "Amplify Investment Capacity", "Flexible Funding Options", "Competitive Interest Rate", and "Fast & Hassle-free Processing". The background image shows a hand holding a small tree growing from a stack of coins, symbolizing investment growth. At the bottom, it says "Contact Naasa Securities Today" and "Invest Smarter. Grow Faster."

**Note: Manual in both English & Nepali version is available in this document, Nepali version will follow immediately after completion of English version.*

NAASA Securities Company Ltd., Nepal's leading stock brokerage company is proud to announce the launch of an innovative Margin Trading facility, a first of its kind in the country. Now, investors can seize exciting investment opportunities by purchasing shares through a loan from Naasa Securities, where the Loan structure is flexible and welcoming enough to cater all kinds of customers and their loan requirements.

We are pleased to present new plans and schemes to cater to every customer and their margin requirement, under our Margin Transaction Facilitation Directive, 2082, which is a new replacement to the similar Directive from 2075.

Under our Margin Trading facility, clients who are willing to take the Margin Product of Rs. 10 Lakh can commence their trading activities with just a 30% Initial Margin, i.e. Rs. 3,00,000 and receive a Loan of Rs. 7,00,000. This plan, if valid for a period of 1 month, shall incur a total service charge and interest charges of only Rs. 7,000. In case of same loan amount, valid for

2 months shall incur service charge and interest charges of Rs. 13,650, and similarly, if the validity is of 3 months, it shall incur service charges and interest charges of Rs. 19,950.

Furthermore, the schemes and offers vary from the ranges of Rs. 10 Lakh to Rs. 2 Crore while their respective time period varying from 1 month, 2 months and 3 months.

Below are tables that explains this plan, and their respective Service charges clearly;

Product Matrix – Product wise Eligible Margin Trading Amount

Margin Trading Facility	10 Lakh	25 Lakh	50 Lakh	1 Crore	2 Crore
Margin Loan	7,00,000	17,50,000	35,00,000	70,00,000	1,40,00,000
Duration	1 Month / 2 Months / 3 Months				

Service & Interest Charge

Duration / Charge (in Nrs.)	10 Lakh	25 Lakh	50 Lakh	1 Crore	2 Crore
1 Month	7000	17,500	35,000	70,000	1,40,000
2 Months (2.5% Discount)	13,650	34,125	68,250	1,36,500	2,73,000
3 Months (5% Discount)	19,950	49,875	99,750	1,99,500	3,99,000

**Customers are required to conduct business within the eligible list of companies for margin trading, as Directives issued by SEBON.*

At Naasa Securities Company Ltd., we strive to provide exceptional service to our valued customers. Anyone willing to take Margin Trading Services from Naasa Securities must open their Margin DEMAT account and Margin Trading accounts at Naasa Securities. Therefore, interested customers can now visit our nearest Office Locations and fill their KYC forms, along with the Loan Agreement and provide authorized information / documents for further loan proceedings. Following approval of the applications, further proceedings shall be taken to facilitate the margin trading.

However, in order to take advantage of this service, customers are required to conduct business within the eligible list of companies for margin trading, as Directives issued by SEBON.

Naasa is fully committed to delivering fast, high-quality, and reliable services to their customers. As they mobilize their available resources, they look forward to serving as many investors as possible. Naasa invites their esteemed customers to participate in their plans and provide creative feedback for further enhancement their service quality.

Customers can visit Naasa Securities Office for further processing or call at 01-5970084 for information. For reference we have mentioned detailed Frequently Asked Question below:

1. What is Margin Trading Facility ?

Margin Trading Facility is a service that allows investors to purchase shares by paying a portion of the total investment amount while the remaining amount is financed by Naasa Securities.

2. What is the difference between Margin Lending by Banking Financial Institutions and Margin Trading Facility by Brokers?

Bank and Financial Institutions require customers to first purchase shares using their own funds before availing margin lending facilities. In other words, customers must manage the full investment amount upfront and buy the shares. Only after the shares are credited to their account can they be pledged as collateral to the bank, upon which the customer receives the margin lending amount. In contrast, under the Margin Trading Facility provided by brokers, customers are required to maintain only 30% initial margin, and brokers provide up to 70% funding upfront. This allows customers to purchase shares immediately, subject to applicable interest and service charges on the funded amount.

Furthermore, Bank and Financial Institutions provide up to 70% margin lending based on either the 180-day average price or the Last Transaction Price (LTP), whichever is lower. However, in the Margin Trading Facility offered by brokers, the margin is calculated based on the Last Transaction Price (LTP).

3. Who is eligible to apply for Margin Trading Facility?

- Individuals who open active Margin DEMAT and Margin Trading account at Naasa Securities
- Clients who sign the Margin Trading Agreement of Naasa Securities

4. What is the minimum margin requirement?

As per regulatory directives issued by **Securities Board of Nepal**, clients must maintain the prescribed minimum initial margin of 30% and rest 70% will be provided by Naasa Securities.

5. How do I apply for Margin Trading Facility at Naasa Securities?

As this is loan procedure, so customer need sign Margin Trading Facility Document and create a Margin Demat & Margin trading account so customer need to visit physically themselves at Naasa Securities offices located at Head Office Kathmandu, Birgunj Branch, Janakpur Branch or Pokhara Branch.

6. What are the documents required to carry during Naasa office visit for Margin Trading Facility?

The same documents which are required to open a normal DEMAT/Trading account, i.e. PP Size photo, Original Citizenship and National ID.

7. Is a Minor (below 18 years) eligible to take Margin Trading Facility?

No, to take Margin Trading Facility a customer must be above 18 years.

8. What stocks can be purchased under Margin Trading Facility?

Only shares approved under the eligible list of companies for margin trading, as Directives issued by SEBON

9. What is the interest rate on Margin Trading Facility?

The total charge of Interest rate including service charge on Margin Trading Facility is 1% per month and there is discount of 2.5% on interest for 2 Month product and 5% discount on interest for 3 Month product.

10. What is a margin call?

Under the Margin Trading Facility Directive, 2082 issued by the Securities Board of Nepal (SEBON), the minimum maintenance margin requirement that an investor must keep throughout the margin period is 20 % of the market value of the shares purchased under the margin facility. If the value of the investor's account falls below this level due to share price declines, the broker is required to issue a margin call. In other words, If the value of portfolio falls by 10% then Naasa Securities will issue a margin call on the same day, requiring you to:

- Deposit additional funds, or
- Pledge additional securities

within the 11:00 AM of immediate next day and if the customer fails to restore the required margin, Naasa may sell the margin-bought shares to cover the shortfall

11. Can I repay the margin loan anytime?

Yes. Clients may repay the loan partially or fully at any time.

12. Can I refund the margin interest and service charge?

No, once the interest and service charge is paid it will not be refunded even if customer make the prepayment of loan or reduces the product size.

नासा सेक्युरिटीजद्वारा २ करोडसम्मको मार्जिन ट्रेडिङ सुविधा सुरु

नेपालको अग्रणी स्टक ब्रोकर कम्पनी **Naasa Securities Company Ltd.** ले देशमै पहिलोपटक नवीन मार्जिन ट्रेडिङ सुविधा सञ्चालनमा ल्याएको घोषणा गर्न पाउँदा गर्व महसुस गर्दछ। अब लगानीकर्ताहरूले नासा सेक्युरिटीजबाट ऋण सुविधा लिएर शेयर खरिद गर्न सक्नेछन्। यस ऋण संरचना लचिलो र ग्राहकमैत्री रहेको छ, जसले विभिन्न ग्राहक तथा उनीहरूको आवश्यकताअनुसार सेवा प्रदान गर्दछ।

मार्जिन कारोबार सहजीकरण निर्देशिका, २०८२ अनुसार (जुन २०७५ को निर्देशिकालाई प्रतिस्थापन गर्दछ) हामीले विभिन्न योजना तथा स्किमहरू सार्वजनिक गरेका छौं।

योजनाको उदाहरण

यदि कुनै ग्राहकले रु. १० लाखको मार्जिन सुविधा लिन चाहनुहुन्छ भने:

- ३०% प्रारम्भिक मार्जिन: रु. ३,००,०००
- नासाबाट प्राप्त ऋण: रु. ७,००,०००

शुल्क विवरण:

- १ महिना: रु. ७,००० (सेवा शुल्क र ब्याज)
- २ महिना: रु. १३,६५० (२.५% छुट सहित)
- ३ महिना: रु. १९,९५० (५% छुट सहित)

यसैगरी, योजना रु. १० लाखदेखि रु. २ करोडसम्म उपलब्ध छ, अवधि १, २ वा ३ महिनासम्म।

मार्जिन सुविधा तालिका (Product Matrix)

सुविधा रकम	ऋण रकम
१० लाख	७,००,०००
२५ लाख	१७,५०,०००
५० लाख	३५,००,०००
१ करोड	७०,००,०००
२ करोड	१,४०,००,०००

सेवा शुल्क (रु. मा)

अवधि	१० लाख	२५ लाख	५० लाख	१ करोड	२ करोड
१ महिना	७,०००	१७,५००	३५,०००	७०,०००	१,४०,०००
२ महिना	१३,६५०	३४,१२५	६८,२५०	१,३६,५००	२,७३,०००
३ महिना	१९,९५०	४९,८७५	९९,७५०	१,९९,५००	३,९९,०००

मार्जिन कारोबार केवल सेबोनद्वारा स्वीकृत कम्पनीहरूको सूचीभित्र मात्र गर्नुपर्नेछ।

सेवा लिनका लागि आवश्यक प्रक्रिया

मार्जिन सेवा लिन:

- मार्जिन DEMAT खाता खोल्नुपर्नेछ
- मार्जिन ट्रेडिङ खाता खोल्नुपर्नेछ
- KYC फाराम भर्नुपर्नेछ

- ऋण सम्झौता (Loan Agreement) मा हस्ताक्षर गर्नुपर्नेछ

ग्राहकले काठमाडौं मुख्य कार्यालय, वीरगञ्ज शाखा, जनकपुर शाखा वा पोखरा शाखामा उपस्थित भई प्रक्रिया पूरा गर्नुपर्नेछ।

आवश्यक कागजातहरू

- पासपोर्ट साइज फोटो
- नागरिकता
- राष्ट्रिय परिचयपत्र

महत्वपूर्ण प्रश्नहरू (FAQ)

१. मार्जिन ट्रेडिङ सुविधा भनेको के हो?

यो सुविधा अन्तर्गत लगानीकर्ताले कुल लगानी रकमको केही हिस्सा मात्र भुक्तानी गरी बाँकी रकम नासाबाट ऋण स्वरूप लिएर शेयर खरिद गर्न सक्नेछन्।

२. बैंकको मार्जिन ऋण र ब्रोकरको मार्जिन ट्रेडिङ बीच फरक के हो?

बैंक तथा वित्तीय संस्थामा:

- पहिले आफ्नै रकमबाट शेयर खरिद गर्नुपर्ने
- त्यसपछि मात्र शेयर धितो राखेर ऋण पाइने
- १८० दिनको औसत मूल्य वा LTP मध्ये जुन कम हुन्छ त्यसको आधारमा ७०% ऋण

ब्रोकर (मार्जिन ट्रेडिङ) मा:

- ३०% प्रारम्भिक मार्जिन राखे पुग्ने
- ७०% रकम अग्रिम उपलब्ध हुने
- LTP को आधारमा मार्जिन उपलब्ध हुने

३. न्यूनतम मार्जिन कति राख्नुपर्छ?

सेबोनको निर्देशन अनुसार ३०% प्रारम्भिक मार्जिन अनिवार्य छ।

४. माइनर (१८ वर्ष मुनि) योग्य हुन्छ?

हुँदैन। १८ वर्षभन्दा माथिका व्यक्ति मात्र योग्य हुन्छन्।

५. कुन शेयर किन्न पाइन्छ?

सेबोनद्वारा स्वीकृत सूचीभित्रका कम्पनीहरू मात्र।

६. ब्याज दर कति हो?

प्रति महिना १% (सेवा शुल्क सहित)

२ महिनाको योजनामा २.५% छुट

३ महिनाको योजनामा ५% छुट

७. मार्जिन कल भनेको के हो?

सेबोनद्वारा जारी मार्जिन ट्रेडिङ निर्देशिका, २०८२ अनुसार, लगानीकर्ताले न्यूनतम २०% मर्मत मार्जिन (Maintenance Margin) कायम राख्नुपर्छ। यदि शेयर मूल्य घटेर पोर्टफोलियोको मूल्य यो स्तरभन्दा तल पुगेमा:

- नासाले मार्जिन कल जारी गर्दछ
- अर्को दिन बिहान ११ बजेभित्र:
 - थप रकम जम्मा गर्नुपर्ने वा
 - थप शेयर धितो राख्नुपर्ने

नत्र नासाले शेयर बिक्री गरेर घाटा समायोजन गर्न सक्छ।

८. ऋण समय अगावै तिर्न सकिन्छ?

सकिन्छ। आंशिक वा पूर्ण रूपमा।

९. ब्याज तथा सेवा शुल्क फिर्ता हुन्छ?

हुँदैन। एकपटक भुक्तानी गरेपछि फिर्ता हुँदैन।