



**Public Debt Management Office**  
Debt Management and Issuance Section  
**Tripureshwor, Kathmandu**  
**Client End User Guide for Citizen Saving Bond**

**Application URL/Link: <https://pdmo.gov.np/debnotice-board/2/90883243>**

## **1. Landing Page or Home Page**

As soon as the applicant clicks the given link, the notice for saving bond appears. The notice displays all the information regarding Citizen Saving Bond (CSB) such as: serial number, maturity period, offered amount, interest rate, application opening date, application closing date, issue date, maturity date and date of publication of notice. In order to apply for the bond, the applicant must click on **Apply** button, which redirects the applicant to login page.

Government of Nepal  
Ministry of Finance  
Public Debt Management Office

### Welcome to Investor Portal !!!

#### About Investor Portal

Investor portal is developed as a sub-system to provide access to the general public in Debt Operation and Management software (DOMS). This application is developed by Montran and operated by the Public debt management office, Ministry of Finance, Government of Nepal. The investor portal provides easy access for the general public to participate in the bids issued by the government of Nepal. Currently, modules for primary issues of citizen saving bonds (CSB) and foreign employment saving bonds (FESB) are available. The general public investor can also view their portfolios through this system. Market makers and sales agents can also participate and perform the basic operation to process the application submitted by a general public investor.

For more information visit → [www.pdmo.gov.np](http://www.pdmo.gov.np)  
For investor user manual click the following link → [Investor User Manual](#)  
For market maker manual click the following link → [Market Maker User Manual](#)  
For video tutorials click the following link → [www.pdmo.gov.np](http://www.pdmo.gov.np)

### Login

Username

Password

Log In

Sign Up

[Forget Password](#)

## **2. User Registration**

The applicant must then, click on **Sign Up** for the new online registration of the user. If the applicant has already registered, the applicant can simply login to proceed ahead. The online registration page is shown below:



## User Details

Resident Status  UserType

citizen savings bond can be applied through this section

First Name\*  Middle Name  Last Name\*   
पहिलो नाम(देवनागरि)\*  बीचको नाम(देवनागरि)  धर (देवनागरि)\*

Birth Date\*  Gender

Father First Name\*  Father Middle Name  Father Last Name\*

Mother First Name  Mother Middle Name  Mother Last Name

Spouse First Name  Spouse Middle Name  Spouse Last Name

Grand Father First Name\*  Grand Father Middle Name  Grand Father Last Name \*

Province\*

Districts\*

Municipality\*

Ward Number\*  Citizenship No\*

National ID  PAN Number

Citizenship Issued Date\*  Citizenship Issued District

## Contact Information

Telephone  Mobile Number\*

Address  
Street 1\*  Street 2

City\*  State/Province\*

Country  Postal Code

## Market Maker/Sales Agent Details

Market Maker/Sales Agent\*

Transaction Bank\*

Bank Account Number\*

## Document

CitizenShip Certificate\*   No file chosen

## Login

Email (Username)\*

Password\*

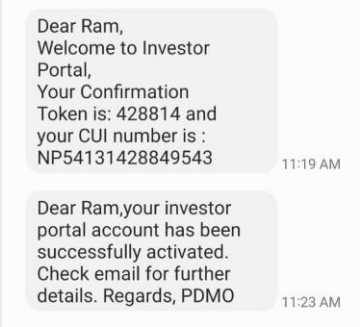
Password must contain at least one digit, one lowercase, one uppercase, one special character and length must be of at least 8 characters and a maximum of 20 characters

Confirm Password\*

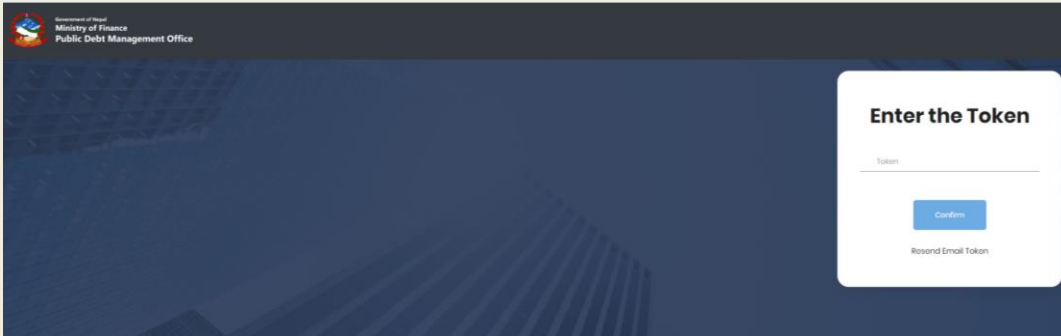
- a) To apply CSB, the applicant must select the resident status as "**Resident**".
- b) The applicant must select **User Type** during registration. The applicant can select any of the following **User Type**:
  - i. **Normal**: If the applicant wishes to apply individually.
  - ii. **Minor**: If the applicant wishes to apply on behalf of the minor.  
 [Note: If the applicant selects **User Type Minor**, then the applicant must fill in the nominee's details after the information of the minor is filled.]
- c) All the information must be filled in the default language (English). But the Applicant's Name (Devanagari) must be filled in Nepali language using Unicode.
- d) The applicant must duly fill all the information such as: date of birth, name of father, mother, grandfather or spouse, address, phone number, citizenship number, and others as per notice and required by registration page.
- e) Applicant must select the respective bank for sales agents and transaction bank. [Both indicates the same bank. Transaction bank refers to the bank through which application is received, transaction of interest and principal is conducted.]
- f) Please enter your account number carefully.
- g) Upload the necessary documents.
- h) Enter your email as **Username** and set password as per requirement.
- i) Click Sign up.

### 3. Approval of User name

- a) Once you sign up for new user, you will receive the token number and CUI number (Customer Unique Identification Number) on your registered mobile number and email address.

On Mobile Phone	On Email Address
	<p>Dear user1,</p> <p>Thank you for creating account in investor portal. Your account confirmation token is 365762 and your CUI number is : NP15513016419436.</p> <p>Please contact your market maker/sales agent for your account activation.</p> <p>Note: Your account will be activated, subject to approval by your market maker/sales agent. Please upload required documents for verification.If you have any queries, Please contact your market maker/sales agent.</p> <p>Regards Public debt management office,</p>

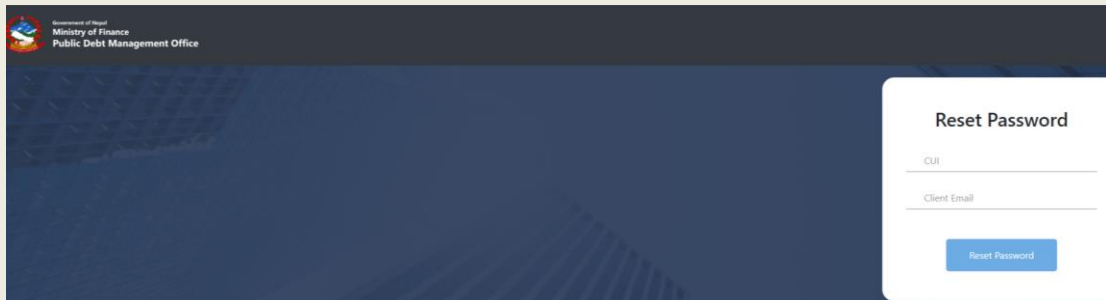
- b) Enter the token number and it displays as given below. Then click confirm.



- c) Then, Investor portal forwards the message to your respective market maker.
- d) By verifying the sign-up form and all documents, the market maker approves your new user.
- e) You will receive the confirmation of registered user on mobile phone and email address.

**NOTE:**

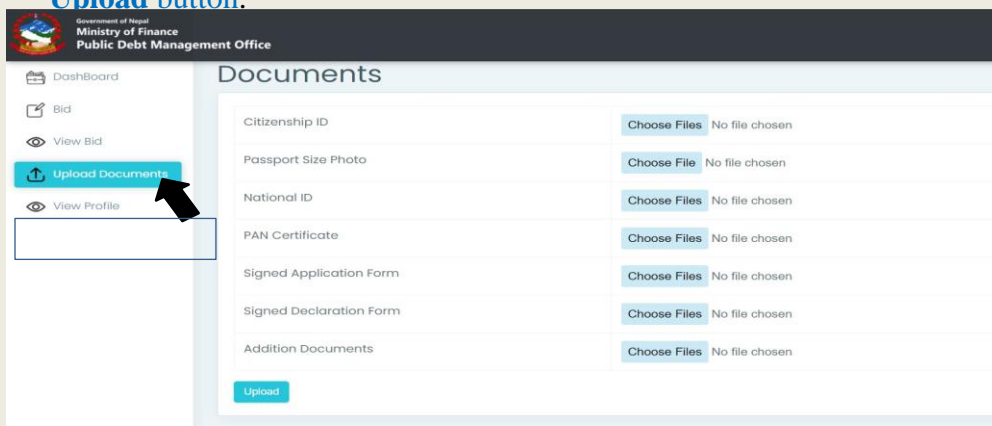
- In case you forget your password, click on forget password displayed on home page and it redirects to next display as shown below.
- Enter the CUI number and email address, then click reset password. [CUI number is the number you received during sign up of new user on your mobile phone and email address.]
- You will receive the token number on mobile phone and email address. Enter the token respectively to reset the password.



Now, you are ready to apply for CSB.

**4. Upload Documents**

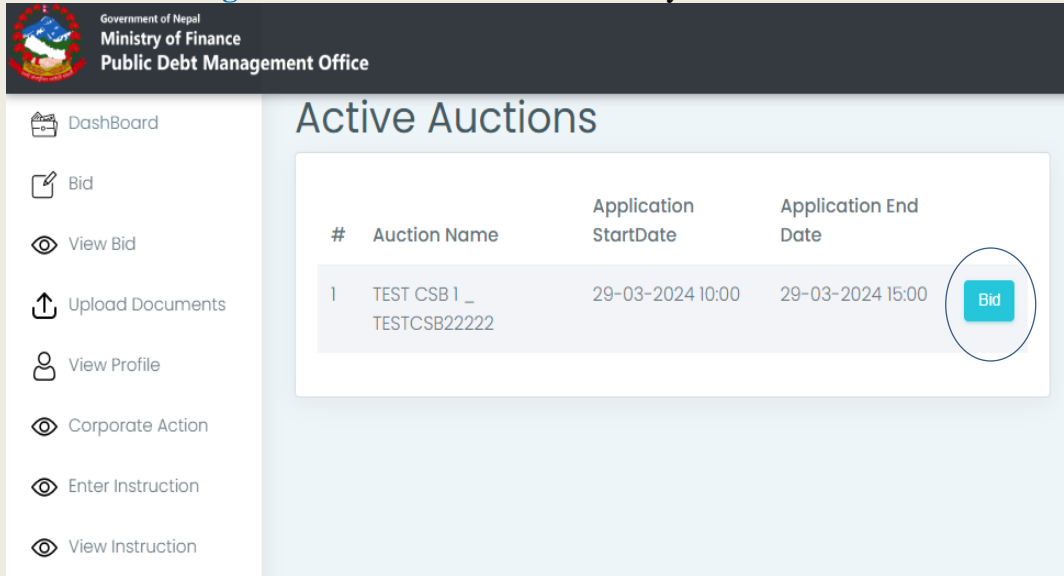
- a) Applicant must upload the copy of their Citizenship as well as all other documents required for the submission of application by clicking on **Upload Documents** as shown below.
- b) The format of file can be a JPEG and pdf. The file size should not be greater than 5 Mb.
- c) Applicant must attach these documents by clicking on **Choose File** and then click on **Upload button**.



## 5. Apply CSB

- a) Once your user has been approved from market maker, you are now eligible to apply for the CSB.

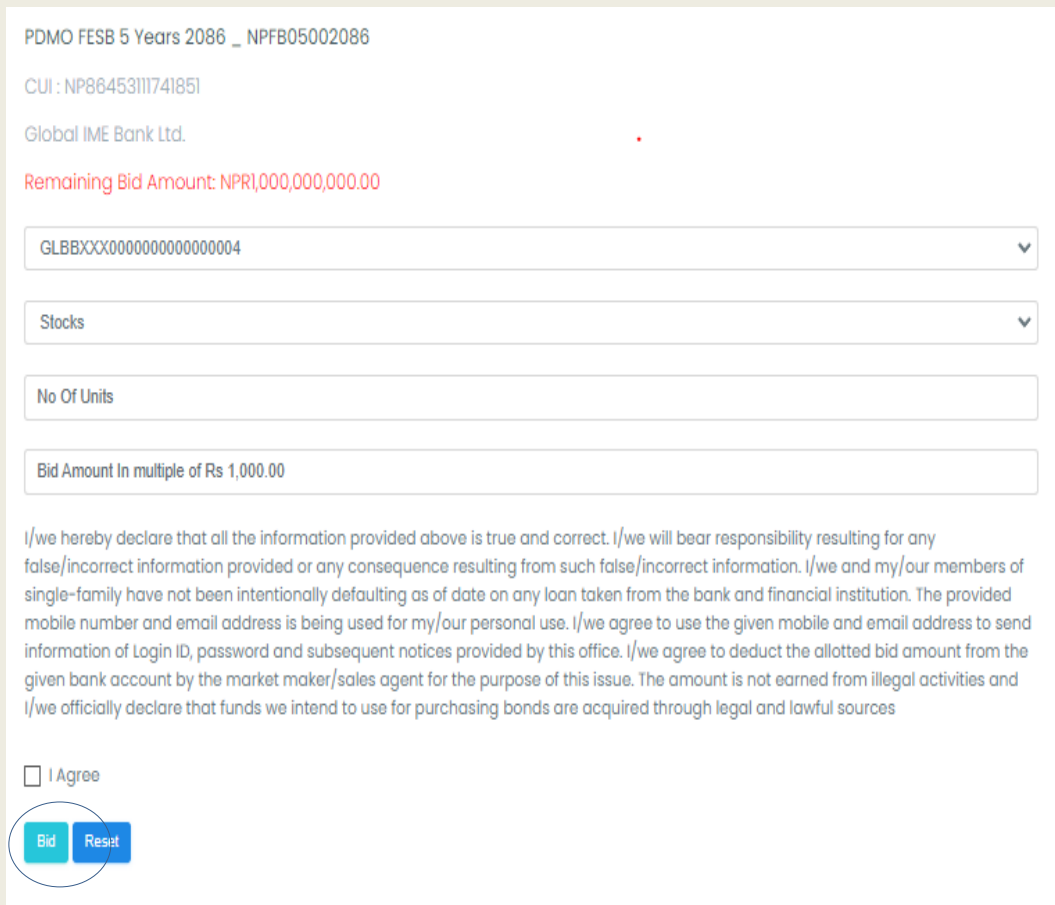
By Log in, the main page of the user is displayed. It displays the total outstanding amount of FESB or CSB that the applicant is holding at the moment and also the notice regarding CSB in the **On-Going Auctions** that has been offered by PDMO.



The screenshot shows the 'Active Auctions' page of the PDMO. The header includes the Government of Nepal logo and the Ministry of Finance Public Debt Management Office. A sidebar on the left contains navigation options: Dashboard, Bid, View Bid, Upload Documents, View Profile, Corporate Action, Enter Instruction, and View Instruction. The main content area displays a table of active auctions with the following data:

#	Auction Name	Application StartDate	Application End Date	
1	TEST CSB 1 _ TESTCSB22222	29-03-2024 10:00	29-03-2024 15:00	<a href="#">Bid</a>

- b) Click on **Bid** button on the left side of the screen. This displays Active Auctions.



The screenshot shows the bid form for 'PDMO FESB 5 Years 2086 \_ NPF05002086'. The form includes the following fields and information:

- CUI: NP86453111741851
- Global IME Bank Ltd.
- Remaining Bid Amount: NPR1,000,000,000.00
- GLBBXX0000000000000004
- Stocks
- No Of Units
- Bid Amount In multiple of Rs 1,000.00

The form also contains a declaration text: "I/we hereby declare that all the information provided above is true and correct. I/we will bear responsibility resulting for any false/incorrect information provided or any consequence resulting from such false/incorrect information. I/we and my/our members of single-family have not been intentionally defaulting as of date on any loan taken from the bank and financial institution. The provided mobile number and email address is being used for my/our personal use. I/we agree to use the given mobile and email address to send information of Login ID, password and subsequent notices provided by this office. I/we agree to deduct the allotted bid amount from the given bank account by the market maker/sales agent for the purpose of this issue. The amount is not earned from illegal activities and I/we officially declare that funds we intend to use for purchasing bonds are acquired through legal and lawful sources".

At the bottom, there is an 'I Agree' checkbox and two buttons: 'Bid' and 'Reset'.

- c) Select the **bank account linked**.
- d) Fill in the **Number of Units (only 10, 20, 30 and so on are accepted)** and **Bid Amount (10,000, 20,000, 30,000)** in multiple of 10,000 and make sure about your account balance & check it once.

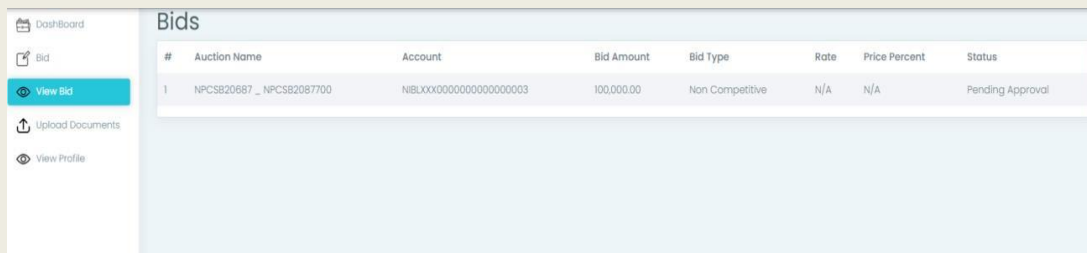
For example: If you want to bid 20 units then you need to put 20,000 in Bid Amount i.e., 1000 per unit.

$$\text{i.e., No of Units} = \text{Bid Amount} / 1000$$

- e) Once the amount to be applied and checked, read the Self Declaration Form, tick on **I Agree** and then select Bid to submit the application.  
(Note: Once you have agreed and bid it cannot be edited so make sure the placed bid is of right amount also multiple bids are accepted so you can bid on day1, day 3 or any day till the last day)
- f) The applicant can also click on **View Bid** to check all the application/bid they have submitted.

## 6. View Accepted/Submitted Application

- a) Applicant can view all their submitted CSB bid with application process status by clicking on **View Bid** menu as shown below. After the placement of bids, it goes into the Market Makers' panel so that market maker need go through the user details and approve or reject accordingly with fulfillment of process, documents and amount maintained on transaction account.
- b) The user should check the status either it is pending, accepted or rejected.

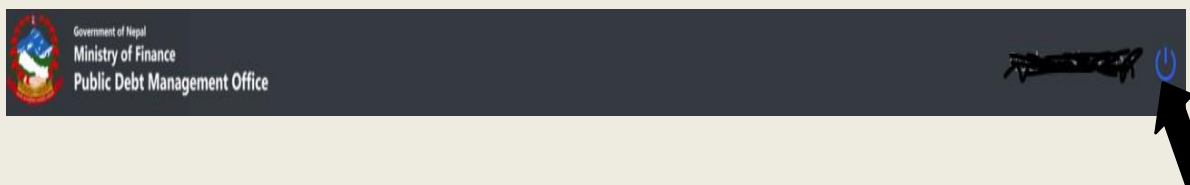


#	Auction Name	Account	Bid Amount	Bid Type	Rate	Price Percent	Status
1	NPCSB20687_ NPCSB2087700	NIBLxxx000000000000000003	100,000.00	Non Competitive	N/A	N/A	Pending Approval

- c) Once it is approved from the sales agent or market maker, the allocated confirmation is received on mobile number and email address and also it is reflected on the applicant dashboard page

## 7. Logout the system

After the performance of user in the system to place bids and all, the user can safely go out of the system by just clicking the power button on the rightmost side of user interface.



## नेपालीमा

अनलाईन प्रणाली मार्फत् नागरिक बचतपत्रको दरखास्त पेश गर्ने विधि र तरिका सम्बन्धी विवरण तथा ध्यान दिनुपर्ने विषयहरु

१. नागरिक बचतपत्रको अनलाईन आवेदन फारमको लागि <https://pdmo.gov.np/> मा **Click** गर्नुपर्नेछ । यस पश्चात् बिक्री खुला गरिएको बचतपत्रको सूचना देखापर्नेछ । सर्वप्रथम आवेदकले अनलाईन **Registration** गर्नुपर्नेछ जसको लागि सूचनामा निर्दिष्ट **Link** (<https://investor.doms.gov.np/>) मा **Click** गर्नुपर्नेछ । नागरिक बचतपत्रको आवेदन भर्ने सूचना सहितको **Login / Sign Up** पेज देखिनेछ ।
२. सूचनामा देखिएको **Link** मा **Click** गरेपछि देखिने **Log In** पेजमा सर्वप्रथम **Sign Up** मा **Click** गरेपछि **User registration** पेज खुल्नेछ । उक्त पेजमा माग गरिएका सम्पूर्ण विवरणहरु भरी **Register** मा **Click** गर्नुपर्नेछ । **Registration** आवेदनमा निम्नानुसारका विवरणहरु माग गरिएको छ ।
  - क) **User Type : Normal (सामान्य)**: व्यक्तिले आफ्नो नाममा आवेदन भर्न चाहेमा ।
  - ख) **Minor (नाबालक)**: व्यक्तिले नाबालककोहकमा आवेदन भर्न चाहेमा ।
  - ग) आवेदकको नाम, ठेगाना, नागरिकता नम्बर, जन्म मिति, फोन नम्बर, मोबाइल नम्बर, ईमेल ठेगाना, बुवाको नाम, आमाको नाम, पति/पत्नीको नाम तथा बाजेको नाम अंग्रेजीमा भर्न सकिनेछ । तर आवेदकको नाम (देवनागरी) मा भने अनिवार्य रूपमा नेपाली यूनिकोडमा भर्नु पर्नेछ । (नेपाली यूनिकोड गुगलबाट डाउनलोड गर्न सकिनेछ ।)
  - घ) आवेदकले **Username** र **Password** आफूसँग सुरक्षित राख्नु पर्नेछ ।
  - ङ) आवेदकले **User Registration** गर्दा हरेक आवेदकको मोबाइल नम्बर, इमेल ठेगाना तथा **Username** फरक/फरक राख्नु पर्नेछ । एकपटक प्रयोग गरिसकिएको मोबाइल नम्बर, इमेल ठेगाना तथा **Username** पुनः प्रयोग गर्न मिल्नेछैन । यदि सो विवरण मिल्न गएमा **System** ले नै स्वतः **Reject** गर्नेछ ।
  - च) आवेदकले **Password** बिसिएमा **Forgot Password Click** गरेर **Password change** गरेर प्रयोग गर्न सक्नेछन ।
  - छ) **User Registration** गर्दा **Minor (नाबालक)** को हकमा आवेदन दर्ता गरिएको छ भने **Log In** गरेपश्चात्पुनः संरक्षकको विवरण भर्नु पर्नेछ ।
  - ज) आफ्नो **Account** भित्र **Log In** गरेपश्चात् **Upload Documents** मा **Click** गरेपछि आफ्नो नागरिकता तथा माग गरिएका अन्य विवरणहरु **Attach** गरी अनिवार्य रूपमा **Upload** गर्नुपर्नेछ ।
३. **User Registration** गरिसकेपछि आफ्नो **Account** भित्र **Log In** गर्दा बिक्री खुला गरिएको नागरिक बचतपत्रको सूचना देखिनेछ । उक्त सूचनामा **Bid** मा **Click** गरी आवेदन भर्न सकिनेछ ।

४. Bid मा Click गरेपछि आवेदकले खरिद गर्न चाहेको Amount (रकम रु १००००, २००००, ३०००० वा सो सरह) र No of Unit ( १०, २०, ३०) भरेपश्चात् कुल रकम रुजु गर्नुपर्नेछ। त्यस पश्चात् स्व:घोषणा पढेर I Agree मा Click गरेपश्चात् आवेदन Bid गर्न सकिनेछ।

i.e., No of Units= Bid Amount / 1000

५. आवेदकले एकपटक आवेदन भरिसकेपछि पुनः भर्नको लागि Bid मा Click गरी पुनः भर्न सकिनेछ।

६. आवेदकले आवेदन दिएका वचतपत्रहरूको विवरण View Bid मा गएर हेर्न सकिनेछ।

७. आवेदकले आवेदन भर्दा दिएको बैंक खाता नम्बर गलत भएमा, खातामा पर्याप्त मौज्जात नभएमा, नागरिकता अनुसारकोविवरण मिल्न नगएमा वा आवेदन भर्दा अन्य त्रुटिहरू भेटिएमा सम्बन्धित बजार निर्माताले उक्त आवेदन Reject गर्न सक्नेछ।

८. बजार निर्माताले आवेदकको खाता खर्च गरी वचतपत्रको रकम जम्मा गर्दा निजको स्वघोषणाका साथै खाता खर्च गर्ने प्रचलित अख्तियारीको सुनिश्चितता समेत स्वयम्गर्नुपर्नेछ।