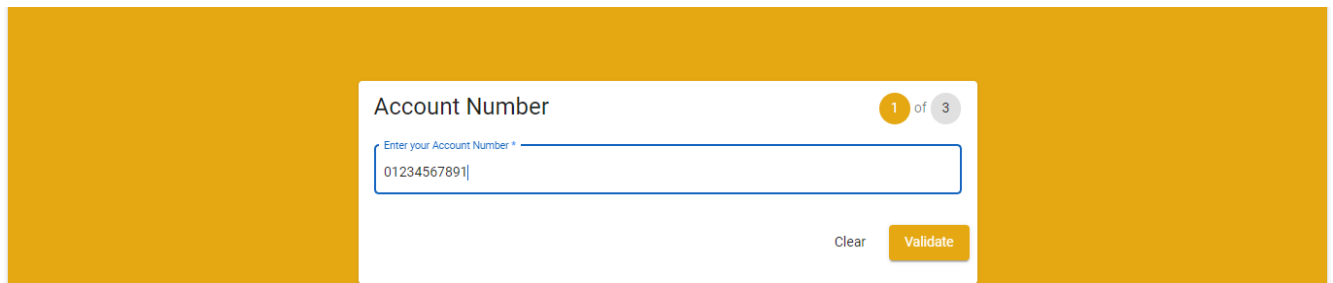


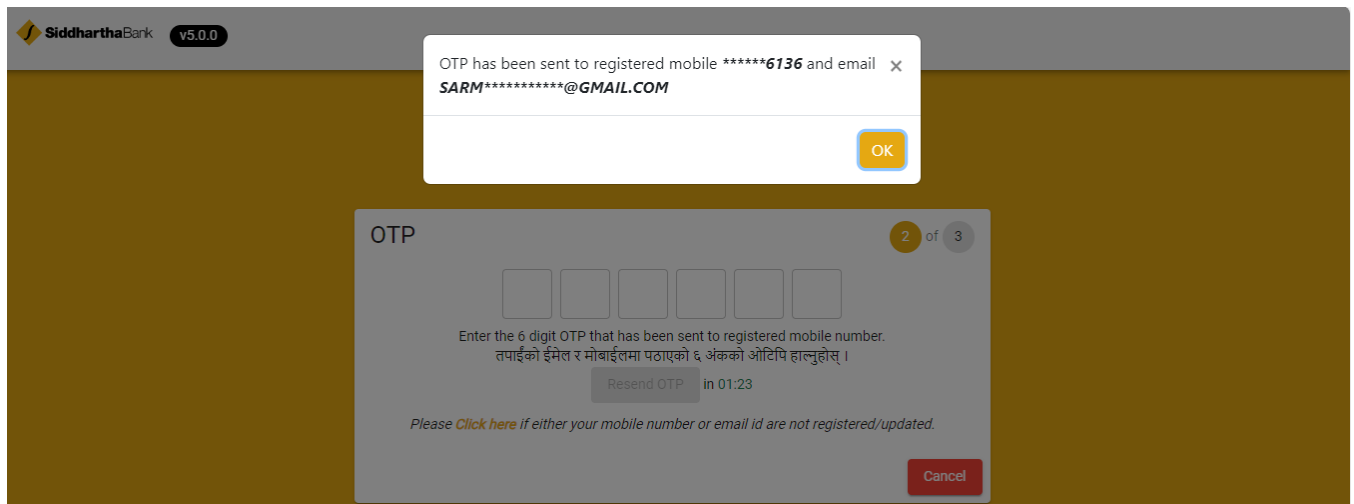
USER MANUAL TO CONDUCT V-KYC FOR Online Account Opened Activation (Nagarik-app):

Customers seeking online banking services can open their account online using Nagarik app portal the following link: <https://nagarikaccount.siddharthabank.com/> . Once account has been opened and customer receive their account details in their email, they can opt to use video banking for the verification of their account by performing the following steps:

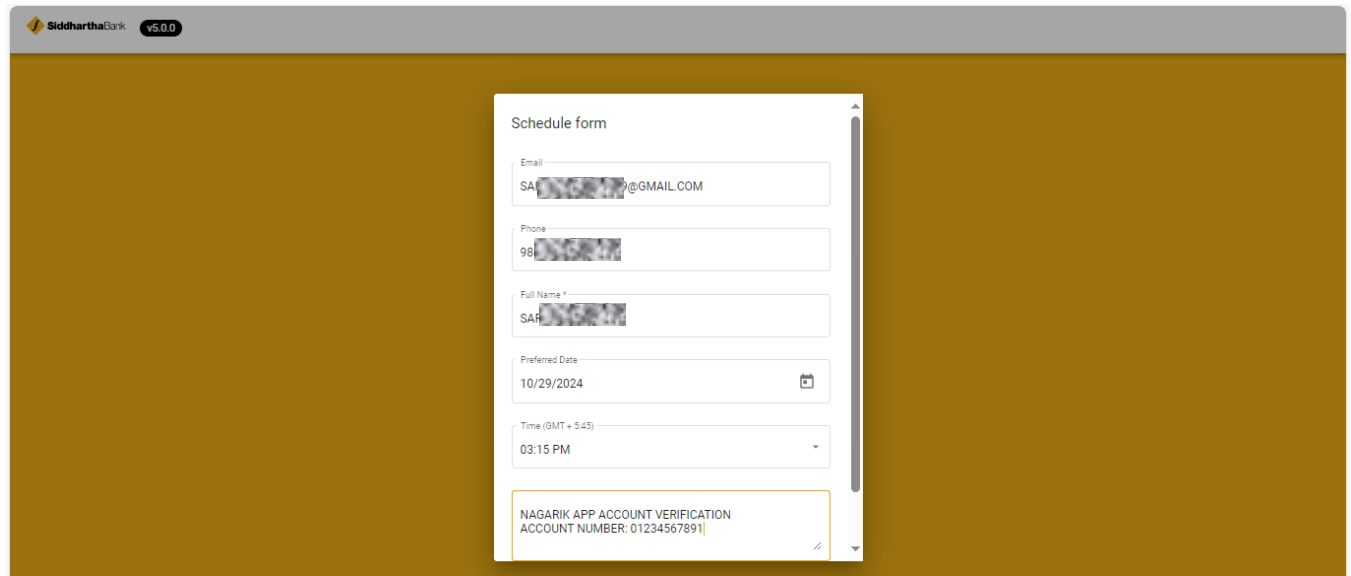
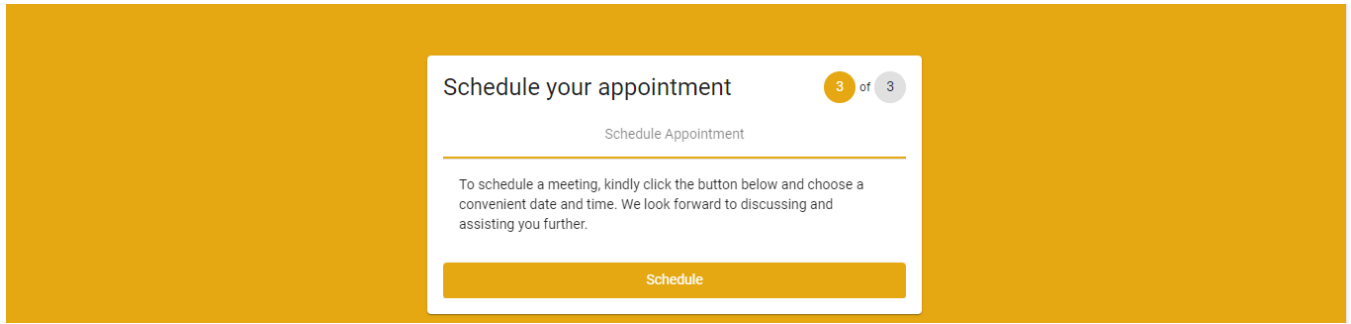
1. Schedule a Video Banking meeting using the following link:
<https://videobanking.siddharthabank.com/video-banking-services>
2. After clicking the link, enter the account number in order to schedule a meeting for V-KYC.

A screenshot of a web form titled "Account Number" with a progress indicator "1 of 3". The form contains a text input field with the placeholder "Enter your Account Number *" and the value "01234567891". Below the input field are "Clear" and "Validate" buttons.

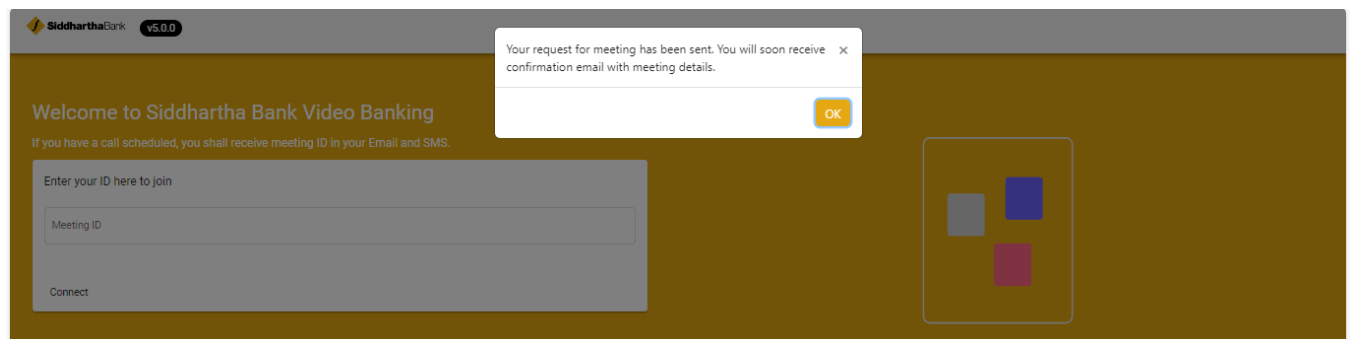
3. After necessary validation of the account, you will receive an OTP in the registered email and mobile number. Please enter the six digit verification code and press "Schedule". Please check the masked email id and mobile number.
 - **If your mobile number and/or email id are not registered**, you will see an error. Please click on the "Click here" link mentioned below the OTP box.

A screenshot of a web interface showing an OTP verification screen. At the top, a notification box states: "OTP has been sent to registered mobile *****6136 and email SARM*****@GMAIL.COM" with an "OK" button. Below this is the "OTP" form with a progress indicator "2 of 3". The form has six empty input boxes for the OTP digits. Below the boxes, it says: "Enter the 6 digit OTP that has been sent to registered mobile number. तपाईंको ईमेल र मोबाइलमा पठाएको ६ अंकको ओटिपि हाल्नुहोस् ।" There is a "Resend OTP" button with a timer "in 01:23". At the bottom, there is a "Cancel" button and a note: "Please Click here if either your mobile number or email id are not registered/updated."

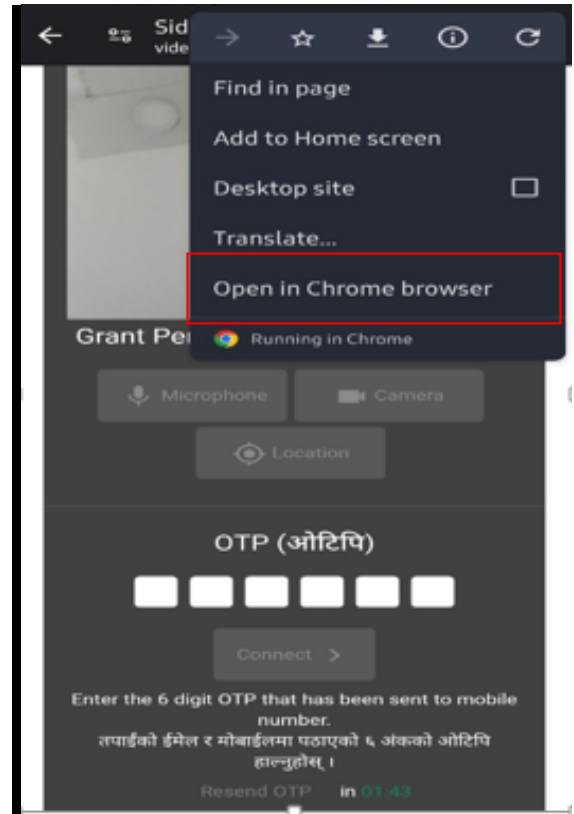
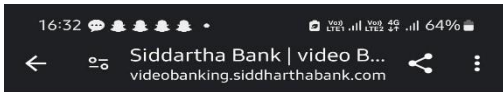
4. Click on "Schedule" and select the preferred Date and Time (Nepali Standard Time). In "Reason" field, please write "Nagarik account" and your account number or contact details. Then click on "Schedule". Please make sure you have selected the correct time which is displayed in Nepali time. If there is any confusion in time, you can mention the same in the "Reason" field.



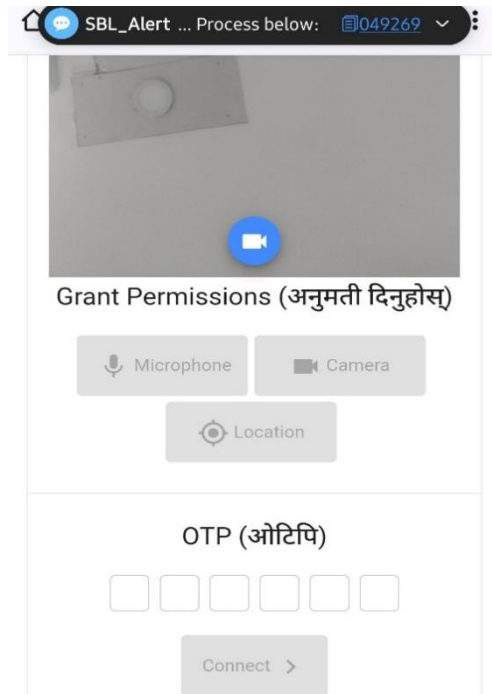
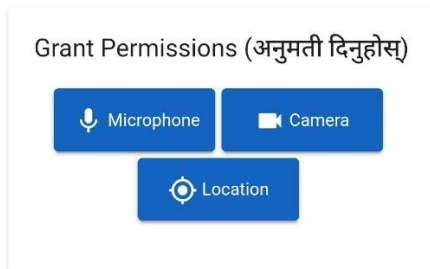
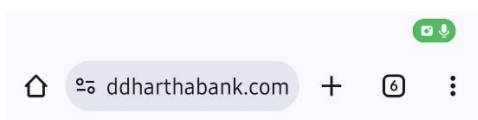
5. Bank representative will attempt to call or email the customer for confirmation of the meeting time. If no response is received, the meeting time selected by customer will be confirmed. Once appointment is confirmed by Bank Representative, customer will receive a meeting confirmation email with video call link, meeting code, and confirmed schedule date/time.



6. Open the link provided in the "Meeting Confirmation" message received in your email and/or SMS using Google Chrome, Microsoft Edge, or Safari browsers.
7. If you open the link using SMS, you will be directed to your default browser. If you open the link from your email, please copy the link and open it in Google Chrome, Microsoft Edge, or Safari if they are not your default browser as shown below:



8. Once the link is opened in appropriate browser, allow permissions for camera, microphone, and location. You know permissions have been granted when all the icons turn grey.



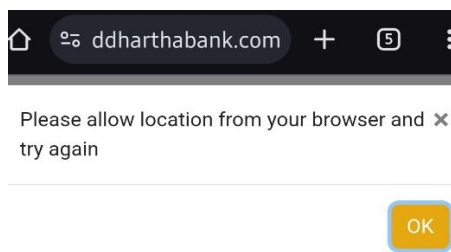
9. If permission is not granted to either Microphone, Camera, or Location, please go to your phone's "Settings">> Select the browser, and turn on "Allow" for the above permissions as shown below:

- If permission is not granted, go to the browser's settings >> Site settings and make sure "Ask first" or "Allowed" is selected in all 3 permissions.

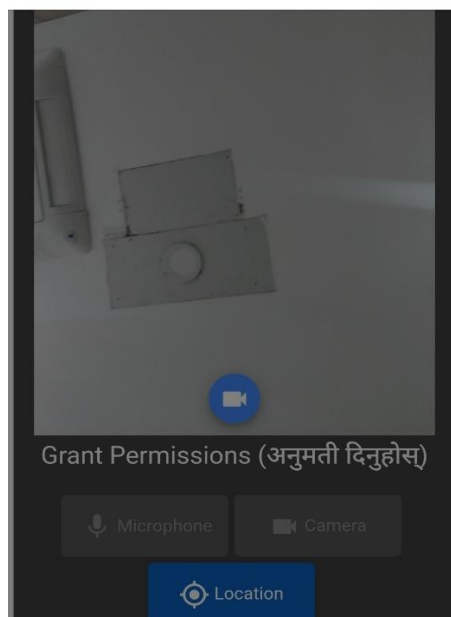
- By clicking on the denied permission (location, microphone, or camera), please ensure that the video banking site of Siddhartha bank is mentioned in the "Allowed list". After it is turned off, reopen the video banking link and try again.

- If permission is still not granted, please open your phone settings (Screenshot no. 6)>> Select "Apps" or "App manager">> Select "Google Chrome" >> "Permission". If the 3 main permissions are in "Not Allowed" section, please click on it, and select either "Ask every time" Or "Allow" options.

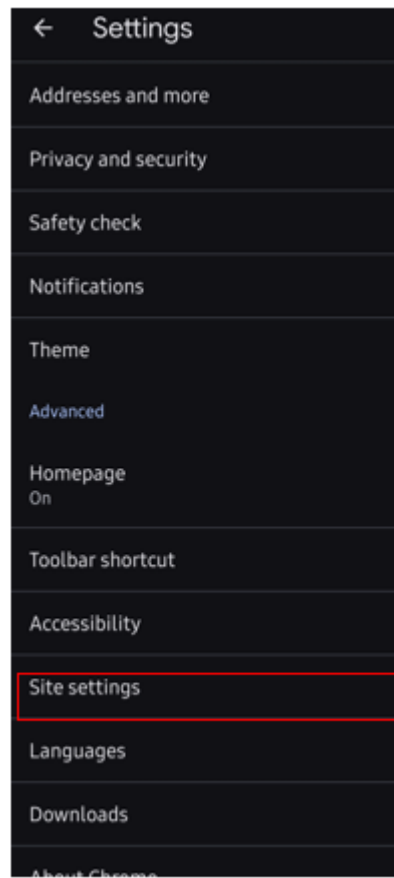
- Then reopen the video banking link from the start and permission will be granted automatically. You will then receive OTP.



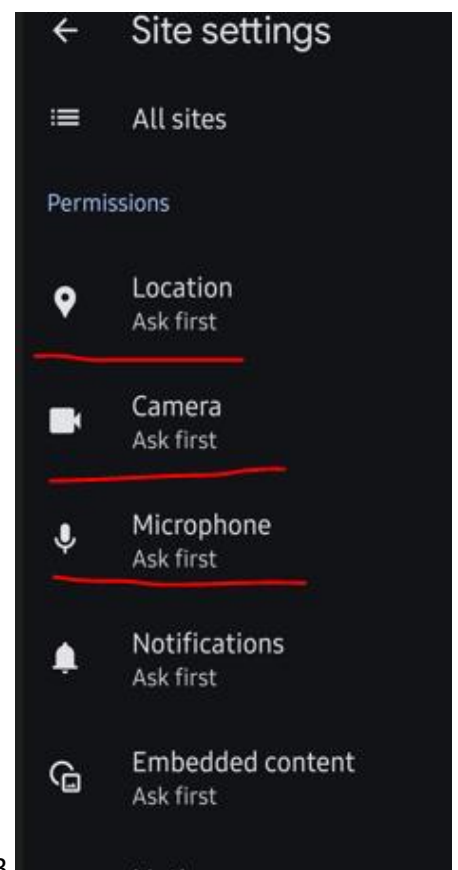
1.

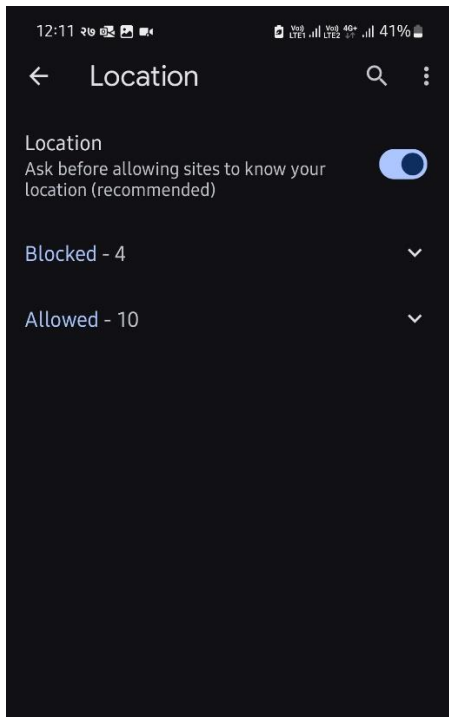


2.

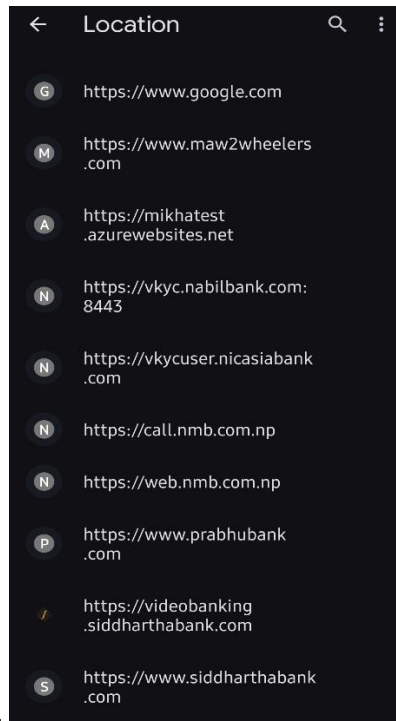


3.

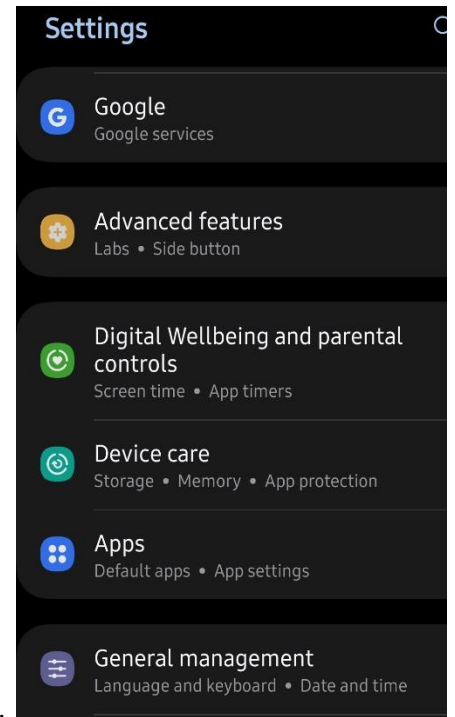




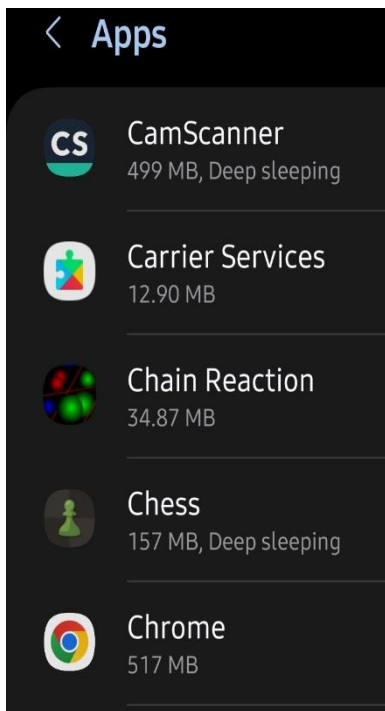
4.



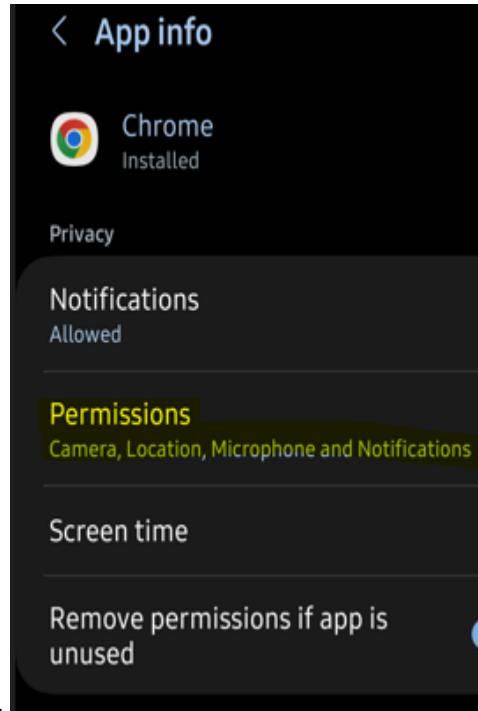
5.



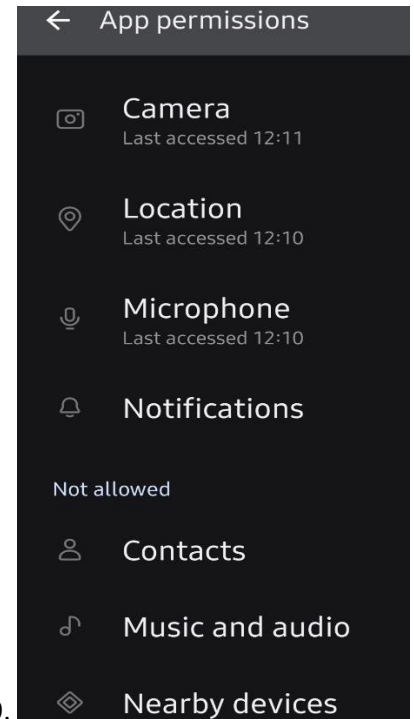
6.



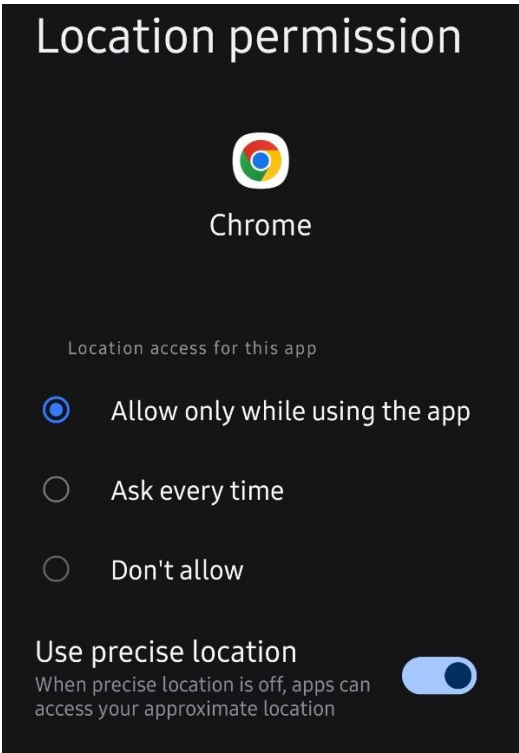
7.



8.

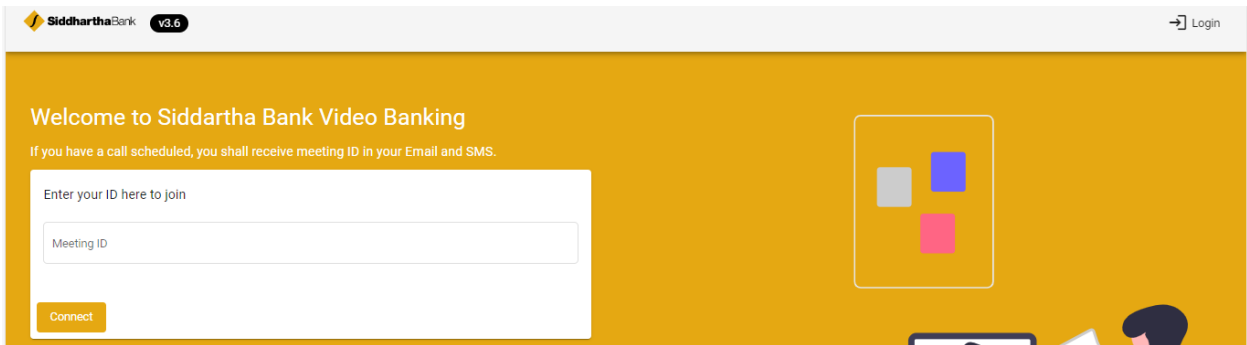


9.



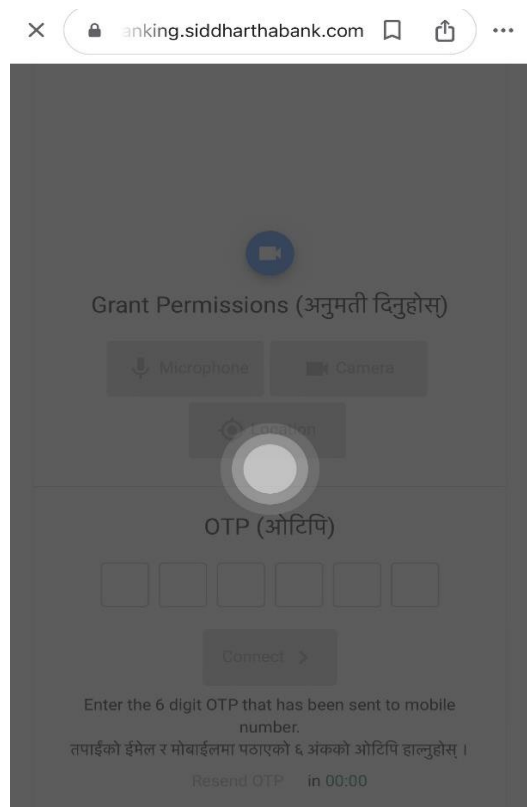
10.

10. If you cannot open the emailed link, please open the following link and enter the "Meeting id" or "Room id" provided in your email: <https://videobanking.siddharthabank.com/> , then press "Connect".

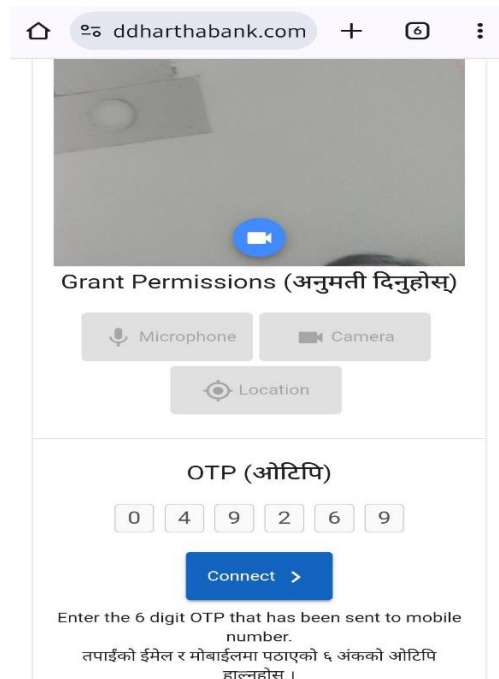


11. If your browser has any ad blockers enabled for the site, or if your ISP does not permit the use of Video Banking, you will be shown the following blinking icon.

- In this case, please check your settings to see if ad blockers have been enabled and disable it.
- If the same error is displayed after disabling ad blockers, please switch to a different ISP (internet service).
- In case of gulf countries or certain ISPs that do not permit video banking, you may have to download any VPN service to connect to the video call.



12. Once necessary permissions are granted, you will receive the 6 digit OTP in your email and/or SMS. Please enter the OTP, and press "Connect".



13. After successfully entering OTP, you will be connected to the agent waiting page. Please join the meeting a few minutes before the scheduled time. If you are not joined by an agent within 1-2 minutes of waiting, please contact the bank at 01-5970020 or email us at videobanking.support@sbl.com.np, or message us in Whatsapp at **977-9851242919** for assistance



14. Please ensure audio and video are working when connected to the agent. If audio does not work, please ensure airplane mode, and Bluetooth are turned off in your device.
15. Once an agent joins the meeting, they will guide you for further verification.
16. If you face any issues besides the above, please call Video Banking support at 01-5970020, email us the screenshot of the error at videobanking.support@sbl.com.np, or message us in Whatsapp at **977-9851242919** for assistance.