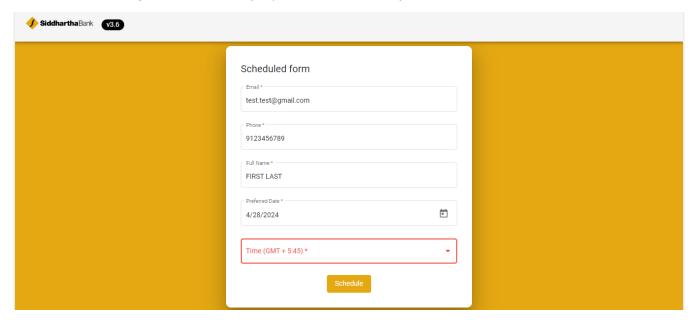
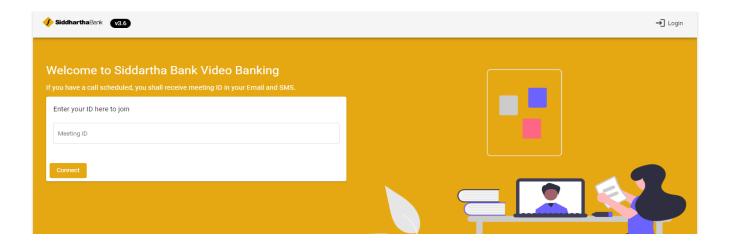
USER MANUAL TO CONDUCT V-KYC FOR VERIFICATION OF PERSONAL GUARANTEE:

Customers seeking to verify their security documents for the verification of personal guarantee can use Video KYC to confirm their loan application. After discussion with concerned relationship officer/branch, customer will receive request to perform Video KYC for verification of personal guarantee. To perform the Video KYC, customer must perform the following steps:

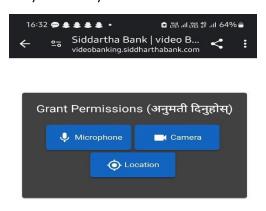
- 1. Schedule a Video Banking meeting using the link provided by the concerned bank representative: https://videobanking.siddharthabank.com/ccac
- 2. After clicking the link, customer must enter their name, reachable email id, mobile number, and desired meeting date and time (Nepali Standard Time).

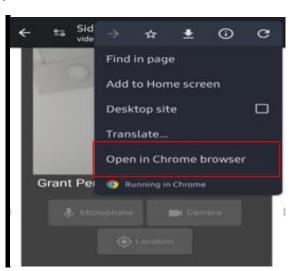


- 3. Bank representative will attempt to call or email the customer for confirmation of the meeting time. If no response is received, the meeting time selected by customer will be confirmed. Once appointment is confirmed by Bank Representative, customer will receive a meeting confirmation email with video call link, meeting code, and confirmed schedule date/time.
- 4. Open the link provided in the "Meeting Confirmation" message received in your email and/or SMS using Google Chrome, Microsoft Edge, or Safari browsers.
- 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".

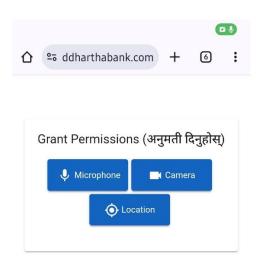


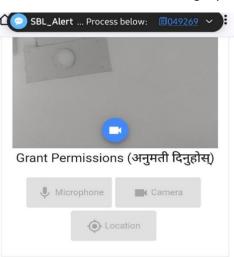
6. If you open the link using SMS, you will directed to your default browser. If you open the link from your email, please copy the link and open it in Google Chrome, Microsoft Edge, or Safari if they are not your default browser as shown below:



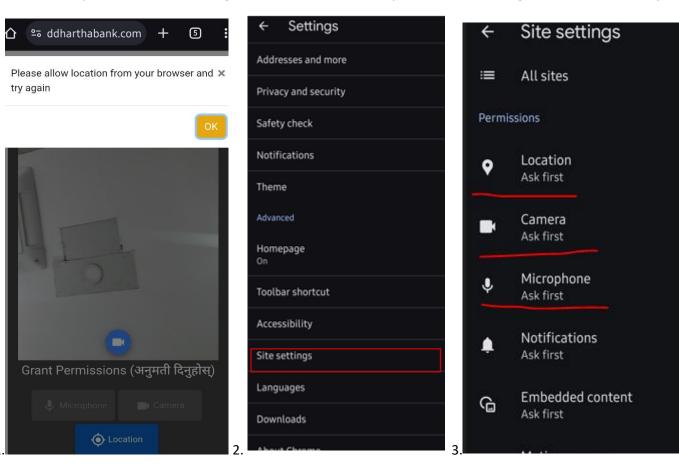


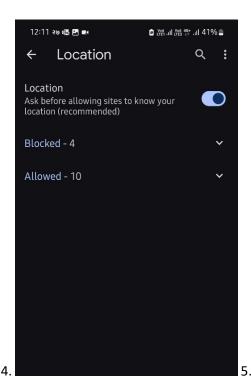
7. Once the link is opened in appropriate browser, allow permissions for camera, microphone, and location. You know permissions have been granted when all the icons turn grey.

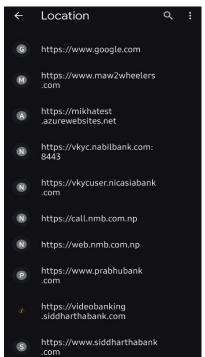


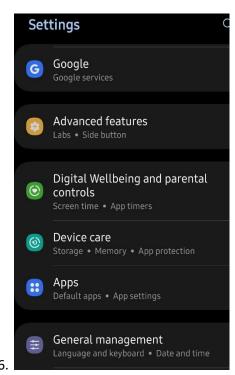


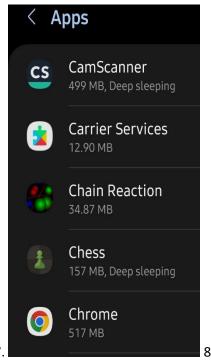
- 8. If permission is not granted to either Microphone, Camera, or Location, please go to your phone's "Settings">> Select the browser, and turn on "Allow" for the above permissions as shown below:
- If permission is not granted, go to the browser's settings >> Site settings and make sure "Ask first"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

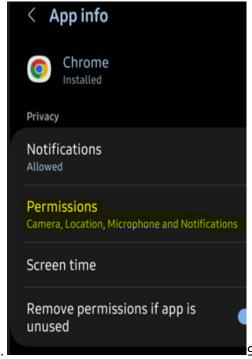


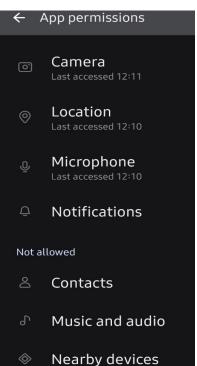


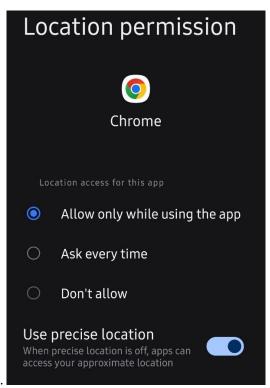










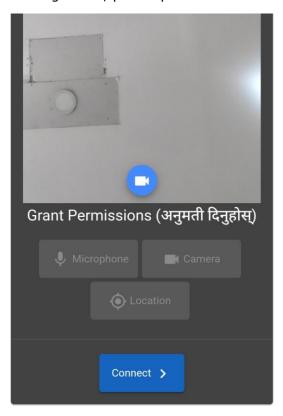


- 9. If your browser has any ad blockers enabled for the site, or if your ISP does not permit the use of Video Banking, you will be shown the following blinking icon.
 - In this case, please check your settings to see if ad blockers have been enabled and disable it.
 - If the same error is displayed 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.

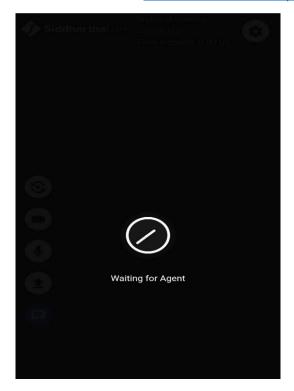


10.

10. Once necessary permissions are granted, please press "Connect".



11. 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 01-5706201 or email us at ccac.docs@sbl.com.np.



- 12. 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.
- 13. Once an agent joins the meeting, they will guide you for further verification.
- 14. If you face any issues besides the above, please call Video Banking support at 01-5706201, email us the screenshot of the error at ccac.docs@sbl.com.np for assistance.