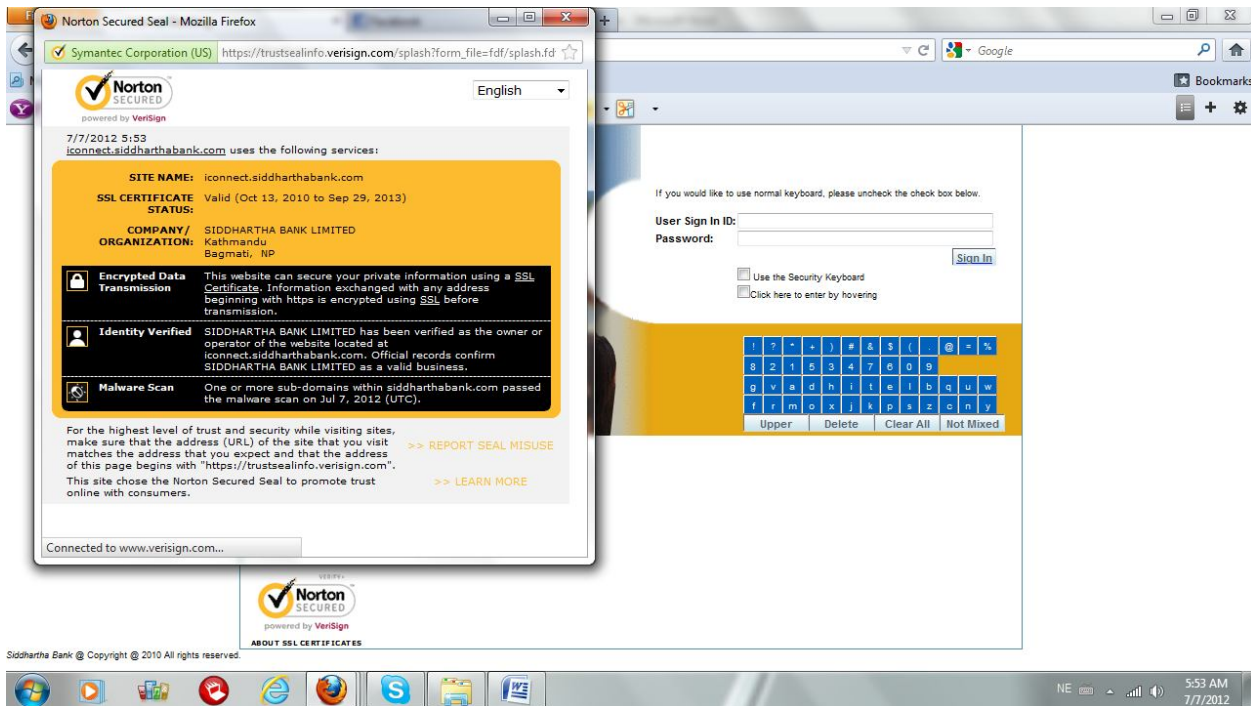


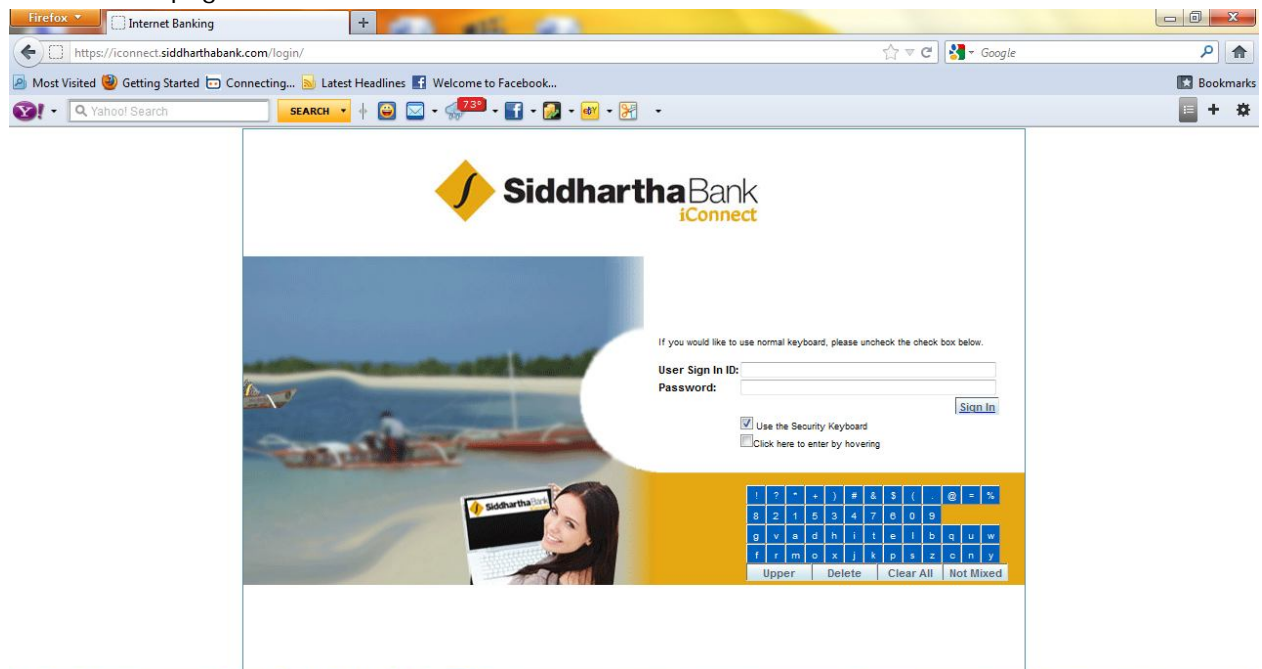
This End user Guide of iConnect gives an overall view on how to user Siddhartha iConnect. It show with the functionality of all the menus under Siddhartha iConnect. This user guide will show the clear picture using screenshots.

Inorder to login to Siddhartha iConnect system the URL is <https://iconnect.siddharthabank.com/netbanking/> which is a secured site and and is secured through veri sign and digital certificate linked. The screenshot of which is as follows.



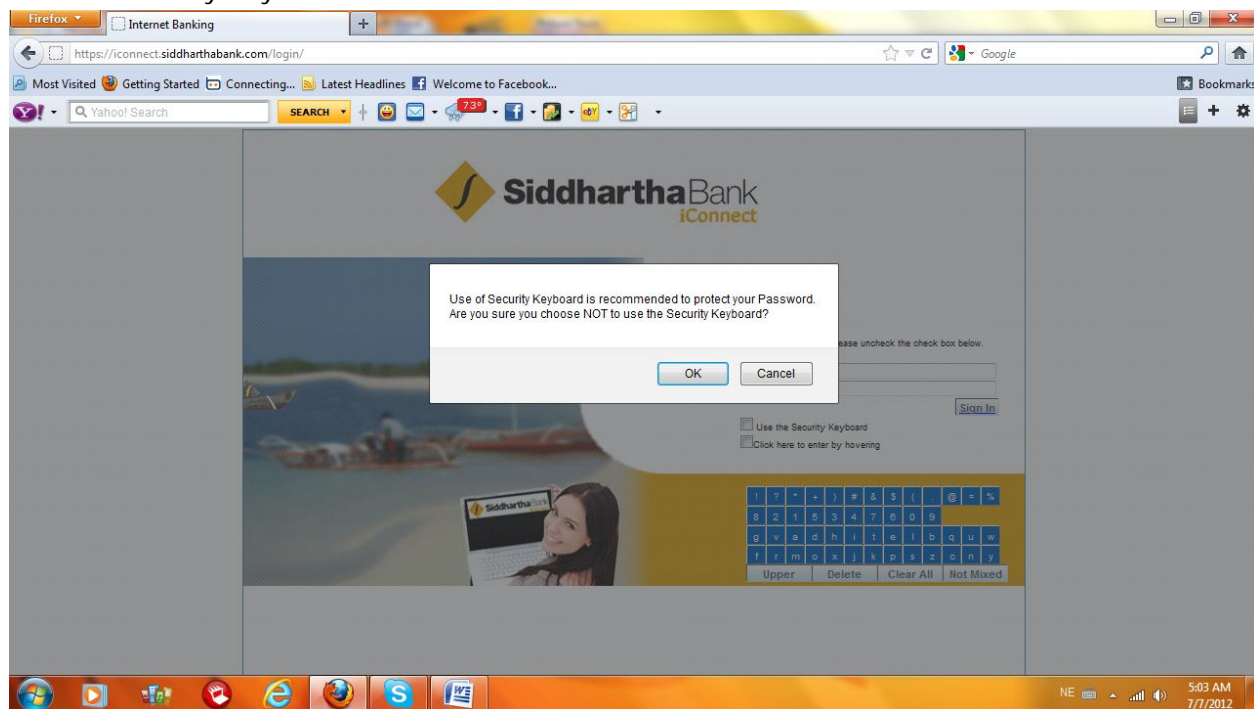
Any user can view this digital certificate so as to be confirmed if its secured to use Siddhartha's iConnect or not.

The URL <https://iconnect.siddharthabank.com/netbanking/> loads the login page of Siddhartha's iConnect where the user has to put the User Name and Login Password provided to them in the sealed PIN MAILER. The Screenshot of the page is as



below.

User has to put the User Sign in ID and can use the security Keyboard below to type the password. Which is much more secured than typing the password from keyboard itself. However to type from the Keyboard itself one has to untick the option of Use the Security keyboard, a window will pops out reminding the protection level of not using the security keyboard. User can click ok and proceed if they really don't want to use the Security keyboard. The screenshot of which is below.



The Login ID and the Login Password provided in the sealed PIN MAILER cannot be used to login and view the information at first. For security of the customer the provided password is expired in first time, one has to change the password provided to them in printed form on first login and set a new password. When try to login with that password a pop up window will appear stating the message "YOUR PASSWORD....." user The screenshot of which is shown below.

User can click OK and will reach in the page where they can change the password. The screenshot of which is shown below.

The screenshot displays the Siddhartha Bank iConnect Banking web application. The browser window title is "FLEXCUBE Direct Banking - Mozilla Firefox". The address bar shows the URL "https://iconnect.siddharthabank.com/login/internet". The page header includes the Siddhartha Bank logo, "iConnect Banking", and links for "Sitemap", "Print", "Change Password", and "Logout". Below the header, there are sections for "Login Details" (Last Login: 21-06-2012 15:36:41, Last Failed Login:), "Customer Details" (Name: SACHIT KARKI, Current Login: 07-07-2012 17:47:21), and "To Do" (No items on the To Do list). The main content area features a "Change Option" dropdown menu with "Login Password", "Login Password", and "Transaction Password" options. Below this are input fields for "Enter Old Password:", "Enter New Password:", and "Confirm New Password:". There are "Clear" and "Change" buttons. A section titled "Please follow the following rules while changing your password" lists the following rules: Password should be minimum 6 characters, Password should be maximum 14 characters, Password can contain lowercase alphabets, Password can contain uppercase alphabets, Password can contain special characters, Password can contain numeric characters, Password should contain atleast 1 Lowercase alphabets, Password should contain atleast 1 Numeric characters, Password must contain one of the following as first char: - Lowercase alphabets, - Uppercase alphabets, - Special characters. The footer contains copyright information: "Copyrights © i-flex solutions ltd. - Security Policy | Terms and Conditions | Disclaimer". The Windows taskbar at the bottom shows the date and time as 5:46 AM on 7/7/2012.

User can choose which password they want to change whether it's a Login Password or a Transaction Password from the Choose Option Drop Down as shown in the screen shot above. User has to put the old password provided to them in PIN MAILER and put the new desired password and then Confirm to change the password. The criteria for the new password will be shown in the page itself for user convenience. Once the password is changed user has to login again with the new changed password.

There are numbers of Menus for an iConnect User. User can get the information of their Saving and Current Account, Term Deposits and Loans from Siddhartha Bank. The details of each menus and how to use it is described. After successful login user will reach in the main page. The screenshot of which is shown as below

The screenshot displays the Siddhartha Bank iConnect Banking interface. The top navigation bar includes links for Sitemap, Print, Change Password, and Logout. The left sidebar contains a menu with options like Accounts, Account Summary, Account Details, Transaction History, Cheques, Payments, Term Deposits, My Services, and Loans. The main content area is divided into sections for Login Details, Customer Details, and Account Summary. The Account Summary section shows a table of Current and Savings accounts, including SBL Retirement Fund, Staff Savings Account, and SBL Staff Gratuity Fund. Below this, there is a table for Loans, showing Staff Motorcycle Loan-Amortized and Staff Personal Loan-Amortized. The bottom of the screen features a Windows taskbar with various application icons and a system clock showing 5:45 AM on 7/7/2012.

Login Details:
Last Login : 21-06-2012 15:36:41
Last Failed Login :

Customer Details:
Name: SACHIT KARKI
Current Login : 07-07-2012 17:47:21

Account Summary
View equivalent balance in currency: NPR

Customer Id	Account Number	Description	Currency	Current Balance	NPR Equivalent
0188128	00115010588	SBL RETIREMENT FUND	NPR	30,865.34	30,865.34
	00188128120	STAFF SAVINGS ACCOUNT	NPR	12,440.56	12,440.56
	00188128140	SBL RETIREMENT FUND	NPR	530,742.22	530,742.22
	00189010588	SBL STAFF GRATUITY FUND	NPR	0.00	0.00
	00189128140	SBL STAFF RETIREMENT FUND	NPR	0.00	0.00
Total Savings and Current Account (NPR Equivalent)					573,848.12

Customer Id	Account Number	Description	Currency	Outstanding Balance	NPR Equivalent
0188128	001SMLN112280002	STAFF MOTORCYCLE LOAN-AMORTIZED	NPR	211,644.57	211,644.57
	001SPLN100430190	STAFF PERSONAL LOAN-AMORTIZED	NPR	0.00	0.00
	001SPLN110660003	STAFF PERSONAL LOAN-AMORTIZED	NPR	61,656.66	61,656.66
Total Loan Account (NPR Equivalent)					273,301.23

The main screen show various information such as Last Login Date and Time on Left top corner. Last Failed Login on the same corner as well. User can change the password by clicking change password on Right Top Corner of the screen.

This screenshot is identical to the one above, showing the Siddhartha Bank iConnect Banking interface. It displays the user's login details, customer information, and a summary of their current and savings accounts along with their loans. The interface includes a navigation menu on the left and a system clock at the bottom right indicating 5:05 AM on 7/7/2012.

Login Details:
Last Login : 21-06-2012 15:36:41
Last Failed Login :

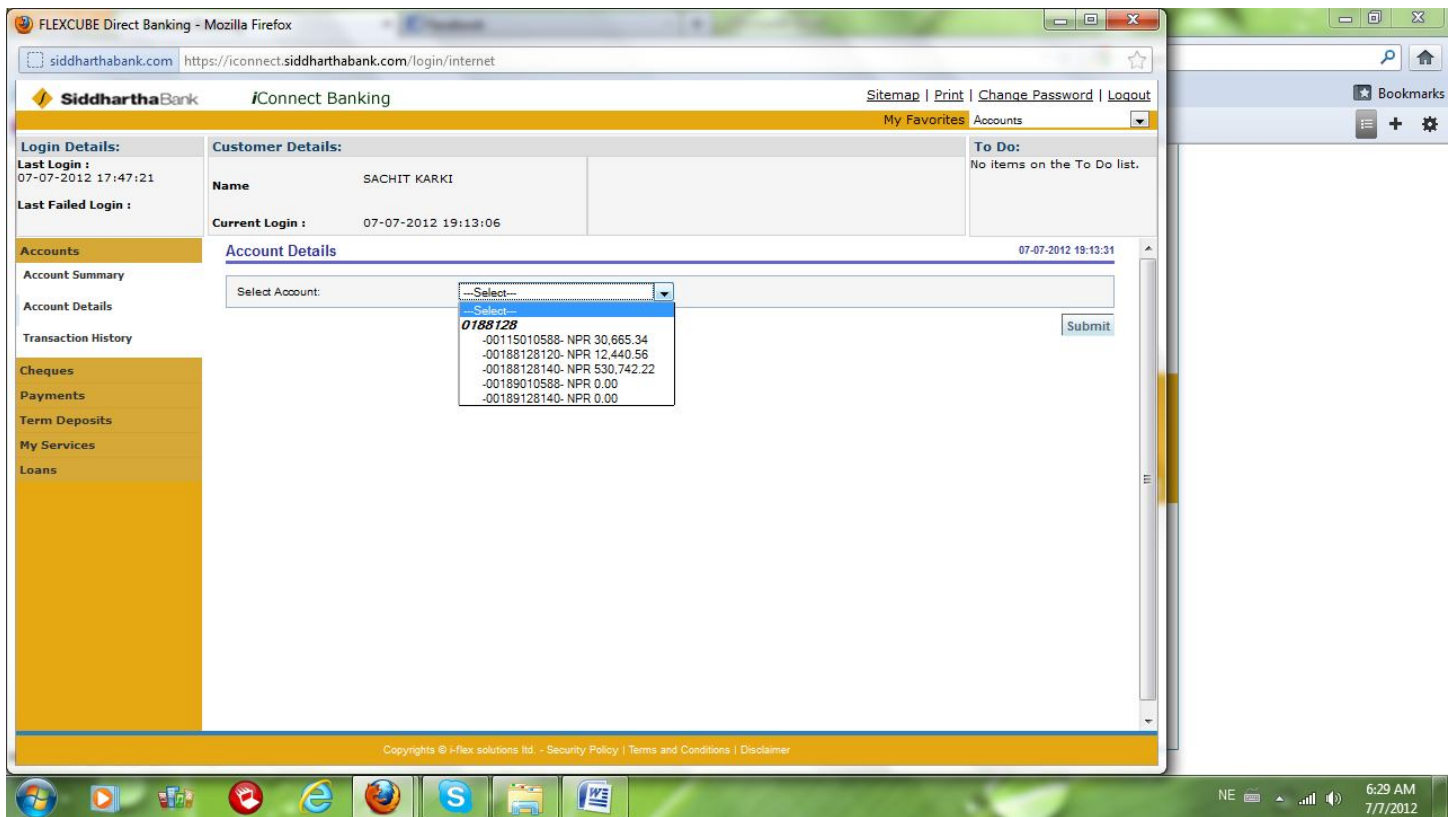
Customer Details:
Name: SACHIT KARKI
Current Login : 07-07-2012 17:47:21

Account Summary
View equivalent balance in currency: NPR

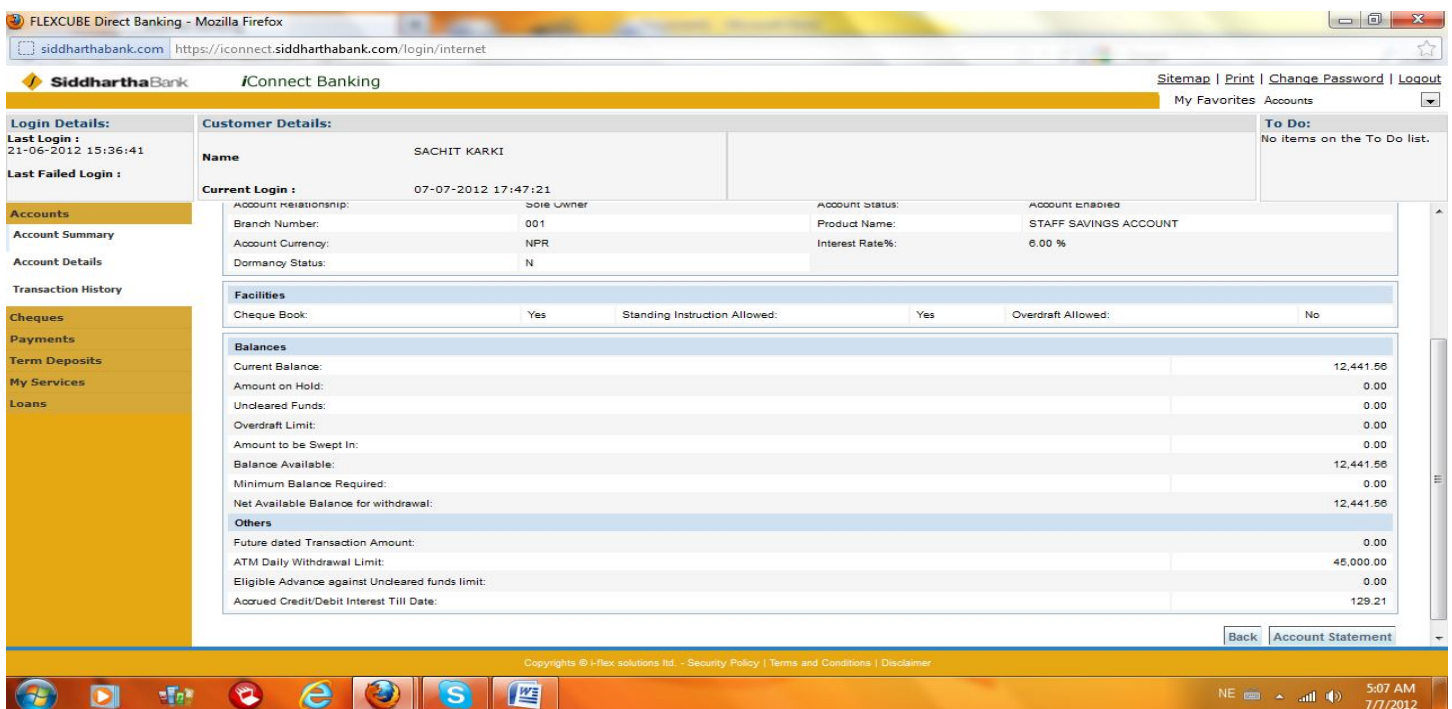
Customer Id	Account Number	Description	Currency	Current Balance	NPR Equivalent
0188128	00115010588	SBL RETIREMENT FUND	NPR	30,865.34	30,865.34
	00188128120	STAFF SAVINGS ACCOUNT	NPR	12,441.56	12,441.56
	00188128140	SBL RETIREMENT FUND	NPR	530,742.22	530,742.22
	00189010588	SBL STAFF GRATUITY FUND	NPR	0.00	0.00
	00189128140	SBL STAFF RETIREMENT FUND	NPR	0.00	0.00
Total Savings and Current Account (NPR Equivalent)					573,849.12

Customer Id	Account Number	Description	Currency	Outstanding Balance	NPR Equivalent
0188128	001SMLN112290002	STAFF MOTORCYCLE LOAN-AMORTIZED	NPR	211,644.57	211,644.57
	001SPLN100430190	STAFF PERSONAL LOAN-AMORTIZED	NPR	0.00	0.00
	001SPLN110660003	STAFF PERSONAL LOAN-AMORTIZED	NPR	61,656.66	61,656.66
Total Loan Account (NPR Equivalent)					273,301.23

The details of any account can be viewed from Account Summary Menu by click the desired account no or IT can be viewed form Account Details Menu by selecting the account no from dropdown as shown in the screedshot below.



The user can either select the account directly from Account Summary menu of from drop down of Account Details Menu and submit to view the overall information of their account. The screenshot of which is as below.



As shown in the screenshot, the user can see all the information of his/her account like Interest Rate, Available Amount, Uncleared Funds, Accrued Interest till date etc. User can view the Account statement of the current period by clicking the Account Statement tab in the Bottom Right Corner as shown in the above screenshot or can view the statement from Transaction History Menu. The screenshot of Transaction History Menu is as below.

The screenshot displays the 'iConnect Banking' interface for Siddhartha Bank. The top navigation bar includes links for Sitemap, Print, Change Password, and Logout. The main content area is divided into several sections:

- Login Details:** Last Login: 21-06-2012 15:36:41, Last Failed Login: [blank]
- Customer Details:** Name: SACHIT KARKI, Current Login: 07-07-2012 17:47:21
- To Do:** No items on the To Do list.
- Accounts:** A sidebar menu with options like Account Summary, Account Details, Transaction History, Cheques, Payments, Term Deposits, My Services, and Loans.
- Account Statement:** The main section for viewing account statements. It includes a 'Select Account' dropdown, a 'Search By' dropdown, a 'Specified Period' date field (with a calendar pop-up), 'From Date' and 'From Amount' fields, a 'Transaction Type' dropdown (set to 'Both Debits And Credits'), 'To Date' and 'To Amount' fields, a 'Sort By' dropdown (set to 'Value Date'), and a 'Sort Order' dropdown (set to 'Descending'). A 'Submit' button is located at the bottom right of this section.

A calendar pop-up is visible over the 'Specified Period' date field, showing the month of July 2012. The date 7 is highlighted. The calendar includes a 'Clear' button and a 'Today' button.

User can specify the Account no whose statement to be viewed from dropdown and select the search By criteria from dropdown whether its for Current Period or Previous Period or for Specified Date. In case of Specified Period the user has to put the date from the Calendar as shown in the screenshot. The user can also specify other searching criteria like Transaction Type, Sort by and order by from dropdown as per their need and submit the request. Upon submitting the request the statement will appear as shown in the screenshot below.

FLEXCUBE Direct Banking - Mozilla Firefox
siddharthabank.com | https://iconnect.siddharthabank.com/login/internet

SiddharthaBank iConnect Banking
Sitemap | Print | Change Password | Logout
My Favorites Accounts

Login Details:
Last Login : 21-06-2012 15:36:41
Last Failed Login :

Customer Details:
Name: SACHIT KARKI
Current Login : 07-07-2012 17:47:21

To Do:
No items on the To Do list.

Accounts
Account Summary
Account Details
Transaction History
Cheques
Payments
Term Deposits
My Services
Loans

Account Statement 2012-07-07 17:54:39

Select Account: -00188128120- NPR 12,441.56

Search By: Specified Period Transaction Type: Both Debits And Credits
From Date: 05-07-2012 To Date: 07-07-2012
From Amount: To Amount:

Sort By: Value Date Sort Order: Descending

*Dates specified are the value dates.

Submit

Account Number	Account Currency	Opening Balance	Closing Balance
00188128120	NPR	13,471.56	12,441.56

Pages : (1) 1

Transaction Date	Value Date	Reference	Description	Debit	Credit	Balance
07-Jul-2012	07-Jul-2012	999FTFT121890008	4364441111111111 SMSMOB01 446693796957	30.00		12,441.56
06-Jul-2012	06-Jul-2012	001ONUS121880021	4364440102000098 01159902 ATM Corporate II 436478257923	1,000.00		12,471.56

--Select Download Format-- Download
--Select Download Format--
Excel Format
PDF Format
QIF Format
QFX Format

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5:11 AM 7/1/2012

The statement can be viewed in the screen itself and can be downloaded as well in various format like in .xls or .pdf by selecting the download format from dropdown in the bottom Right Corner and clicking Download.

Using a Siddhartha iConnect user can view the details of their cheque books. The screenshot of the cheque books Menu is as below.

SiddharthaBank /iConnect Banking [Sitemap](#) | [Print](#) | [Change Password](#) | [Logout](#)
My Favorites Accounts

Login Details:
Last Login : 21-06-2012 15:36:41
Last Failed Login :
Accounts
Cheques
Cheque Status Inquiry
Payments
Term Deposits
My Services
Loans

Customer Details:
Name: SACHIT KARKI
Current Login : 07-07-2012 17:47:21
To Do:
No items on the To Do list.

Cheque Status Inquiry 07-07-2012 17:55:38

The Cheque Status shall be displayed if the Cheque is a valid cheque. Additional information for the Cheque shall be available if the Cheque has been presented to the bank.

Select Account: * -00188128120- NPR 12,441.56

Bill Status: * [All] [Select] [CANCELLED] [NOT USED] [USED] [STOPPED] [REJECTED]

From Date: * [] To Date: * []

☐ Search By Check Number
☐ Cheque Number:
☐ Cheque Range:

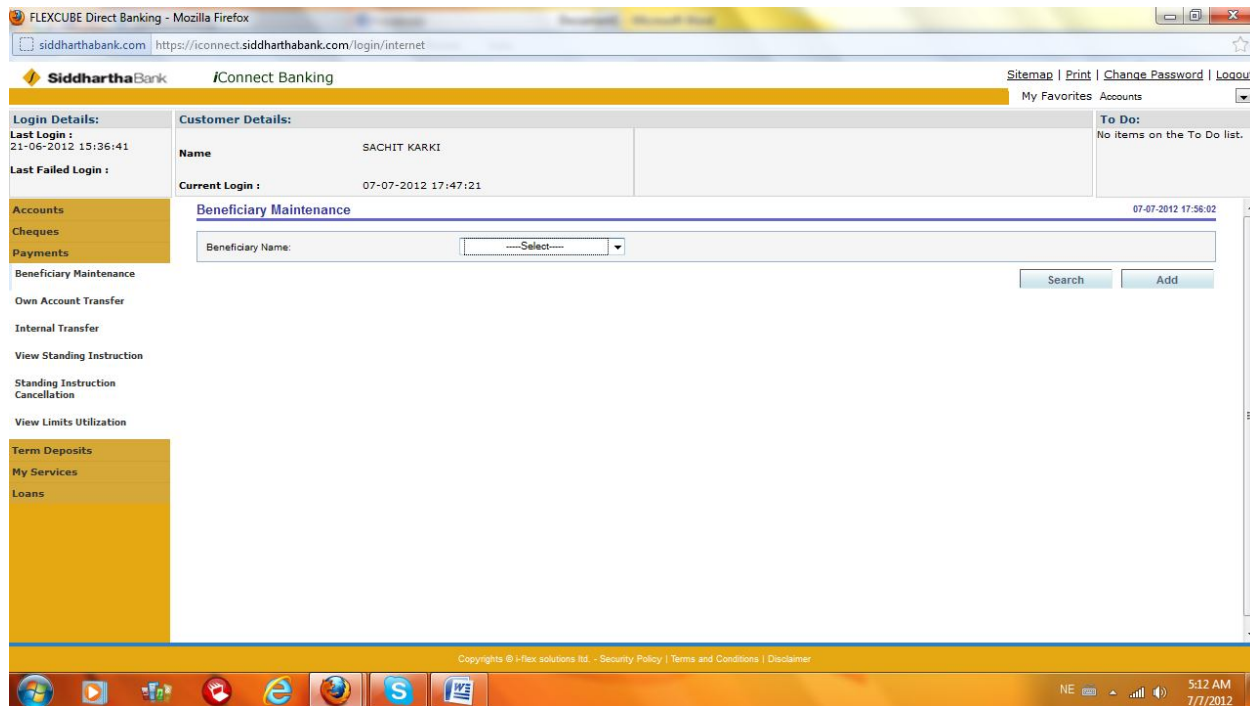
Account	Cheque Number	Cheque Status	Reason	Amount
00188128120	0201551	NOT USED		
00188128120	0201555	USED	001CQWL101336678	18,000.00
00188128120	0201556	USED	001CQWL101538232	19,000.00
00188128120	0201557	USED	001CQWL102150025	10,000.00
00188128120	0201558	USED	001LOCH110680008	140,000.00
00188128120	0201559	USED	018CQWL112130060	87,900.00
00188128120	0201560	NOT USED		
00188128120	0492331	NOT USED		

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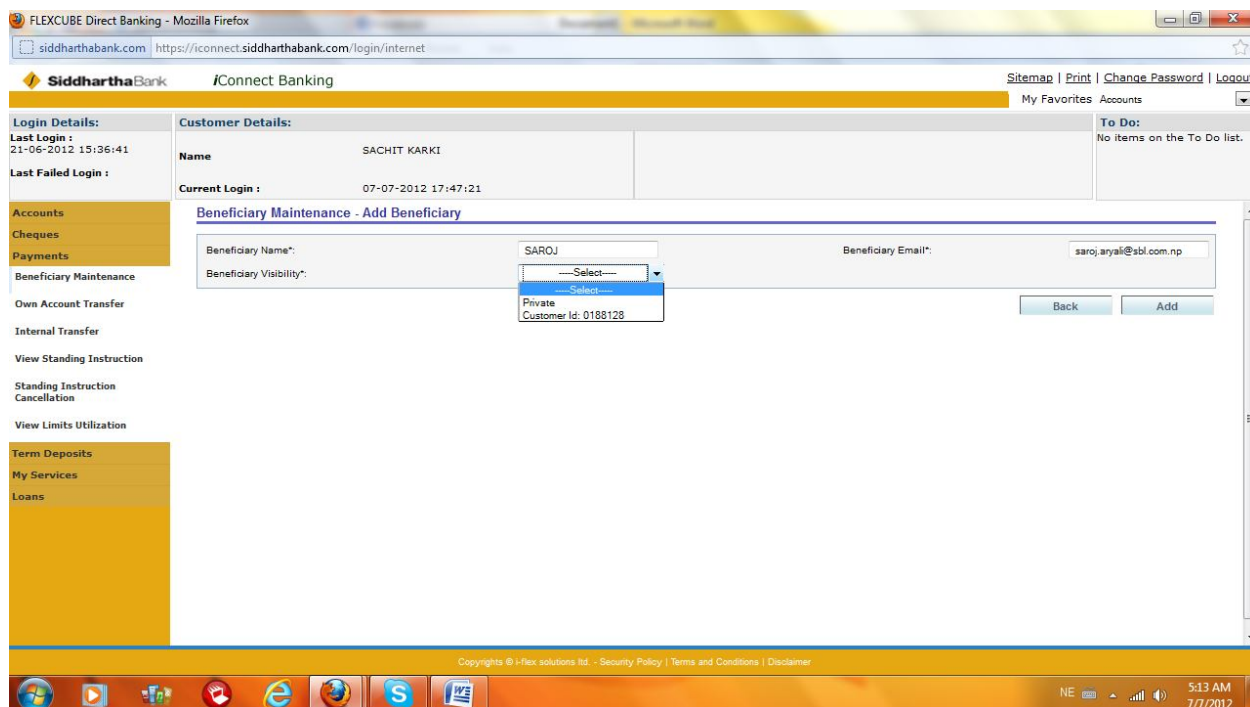
5:11 AM 7/7/2012

User can select the Account no and the Status of the cheque to view the entire cheque no and it present status as shown in the screenshot above.

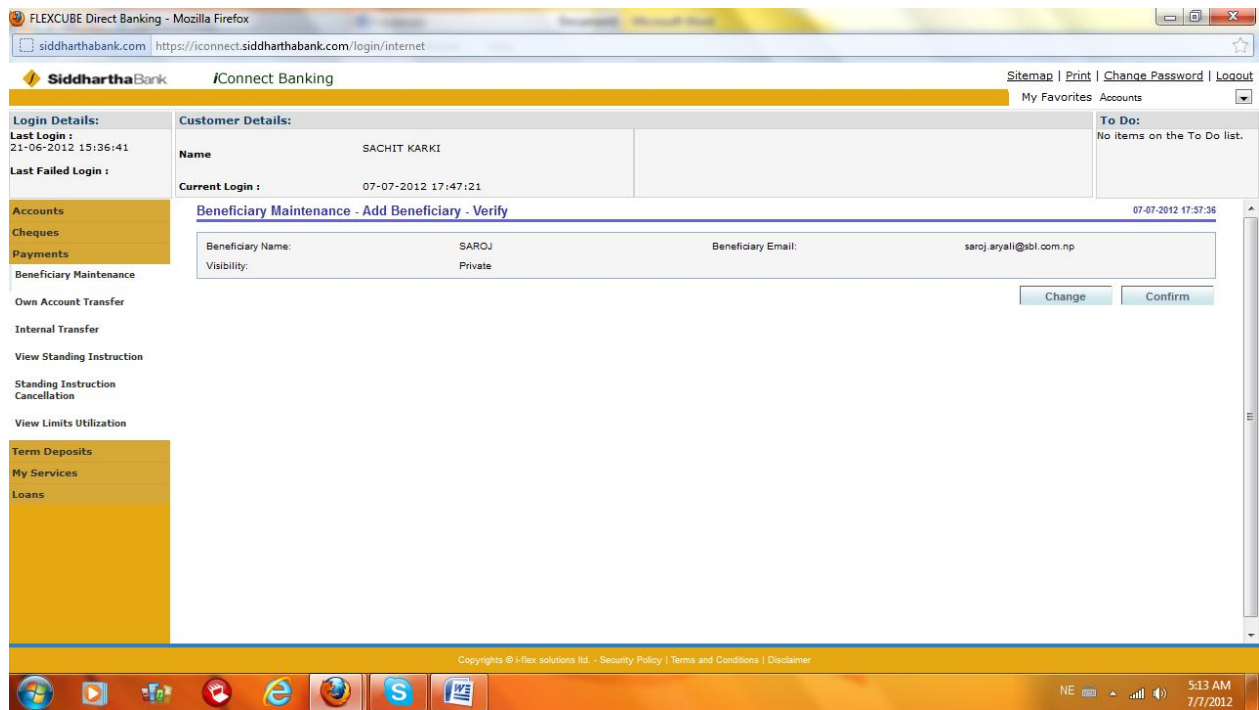
iConnect allows you to do various payment from your one account to another or from your account to another person account within Siddhartha Bank. The Menus under Payments are shown is the screenshot below.



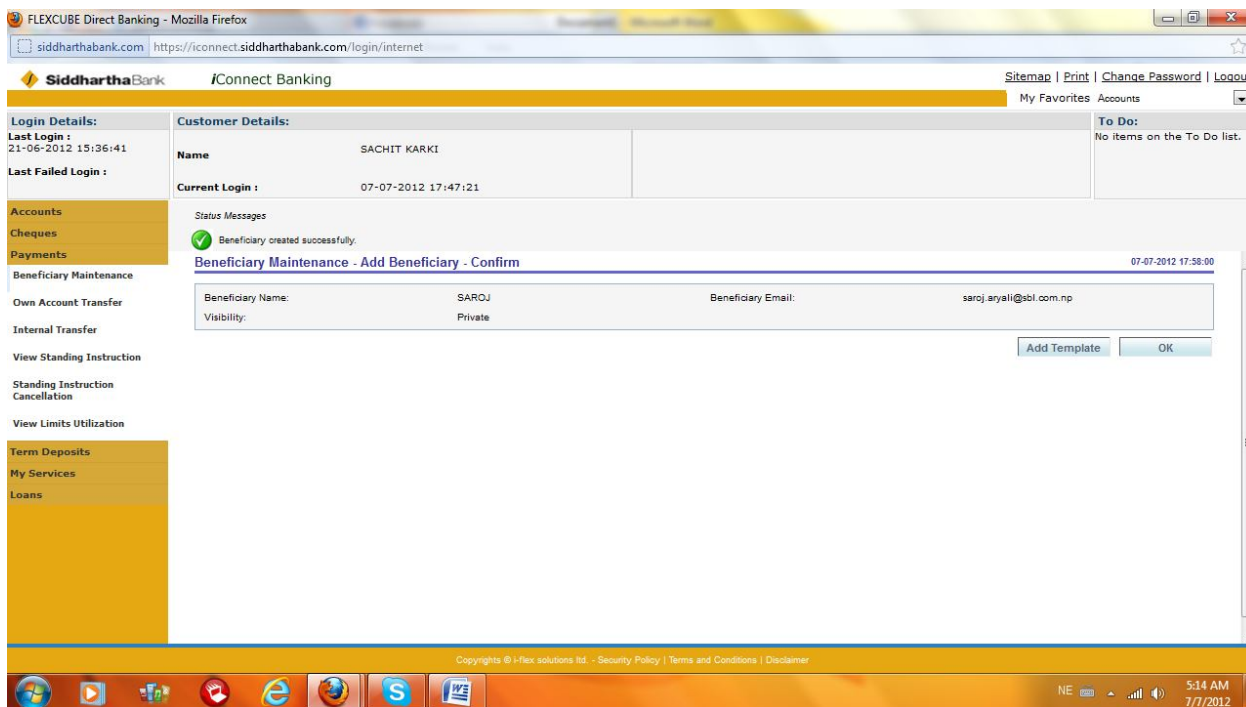
If a person has a regular beneficiary the he/ she can add the beneficiary so that he/ she doesn't have to fill the same information again and again. The screenshot of the Beneficiary Maintenance menu is shown is the screenshot below.



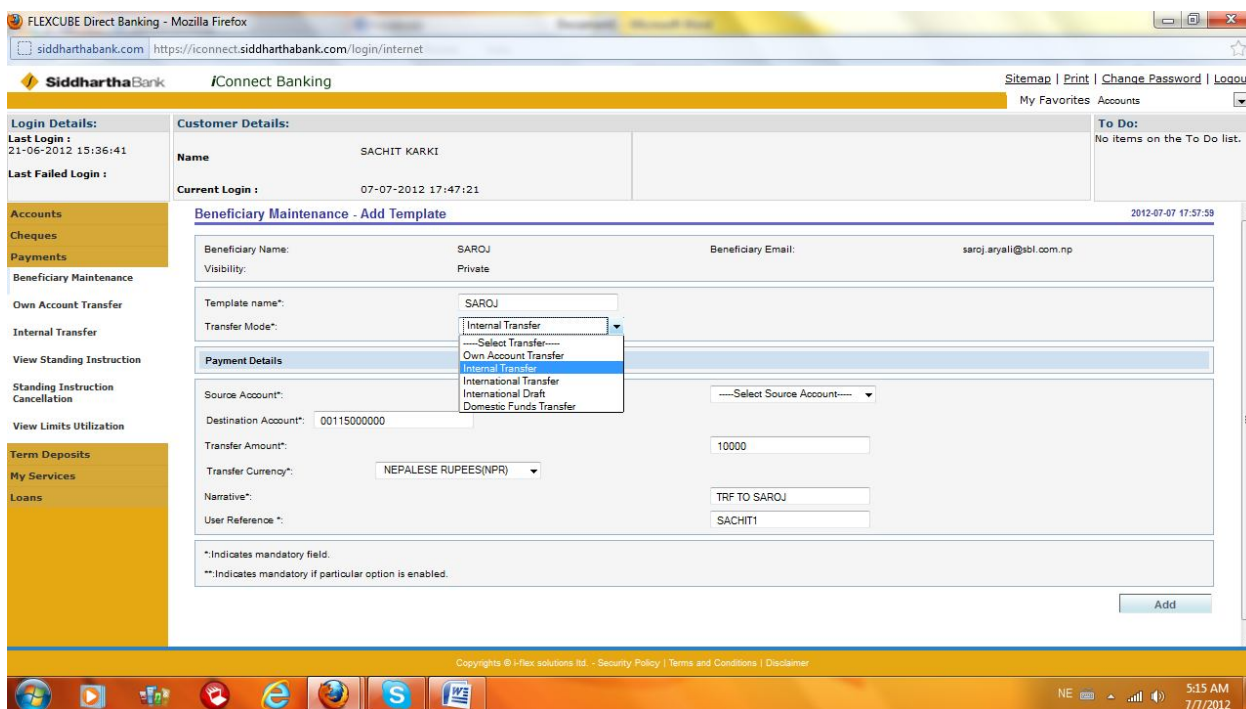
One can define the Beneficiary Visibility of the beneficiary maintained to that user only or any other user that is using the same CIF from the dropdown. and click ADD. The Screenshot of which is shown as below.



Once all the information of the



Once all the information of the Beneficiary is Input and confirm the screenshot shown above will appear. The user can then add the Template for future use. The screenshot of which is shown below.



User can give the Template name and select the Transfer mode from dropdown. User needs to fill in all the information and then click ADD to add the Beneficiary Template. The screenshot of which is shown

The screenshot shows the Siddhartha Bank iConnect Banking interface. The top navigation bar includes links for Sitemap, Print, Change Password, and Logout. The left sidebar contains a menu with options like Accounts, Cheques, Payments, Beneficiary Maintenance, Own Account Transfer, Internal Transfer, View Standing Instruction, Standing Instruction Cancellation, View Limits Utilization, Term Deposits, My Services, and Loans. The main content area is titled "Beneficiary Maintenance - Add Template - Verify" and displays the following information:

- Login Details:** Last Login: 21-06-2012 15:36:41, Last Failed Login: (empty)
- Customer Details:** Name: SACHIT KARKI, Current Login: 07-07-2012 17:47:21
- To Do:** No items on the To Do list.
- Beneficiary Name:** SAROJ, **Beneficiary Email:** saroj.aryali@sbl.com.np
- Visibility:** Private
- Template name:** SAROJ, **Transfer Mode:** Internal Transfer
- Payment Details:**
 - Source Account: 00188128120
 - Destination Account: 00115000000
 - Transfer Amount: 10,000.00 NPR
 - Narrative: TRF TO SAROJ
 - User Reference: SACHIT1

At the bottom right of the form, there are "Change" and "Confirm" buttons. The footer of the browser window shows the copyright notice for H-Flex solutions Ltd. and the system time as 5:15 AM on 7/7/2012.

below.

User can verify the infomation feed and then Confirm to add the template. Upon Confirmation Beneficiary and Template add will be complete.

Own Account Transfer will allow the iConnect user to transfer fund from his/ her one account of Siddhartha Bank to his/ her another account. The screenshot of which is shown below.

The screenshot shows the Siddhartha Bank iConnect Banking interface for the "Own Account Transfer" screen. The top navigation bar and left sidebar are the same as in the previous screenshot. The main content area is titled "Own Account Transfer" and displays the following information:

- Existing Beneficiary:** --No Beneficiary Found--
- Payment Template:** --Select--
- User Reference:** SACHIT12
- Source Account:** -00188128120- NPR 12,441.56
- Destination Account:** -00189010588- NPR 0.00
- Transfer Amount:** 10000 NPR
- Narrative:** SELF TRANSFER
- Pay now:** 07-07-2012
- Pay later:** (empty)
- Setup Standing Instruction:** (empty)

At the bottom right of the form, there is a "Submit" button. The footer of the browser window shows the copyright notice for H-Flex solutions Ltd. and the system time as 5:16 AM on 7/7/2012.

The user can choose the payment mode either to Existing Beneficiary for already created Beneficiary or Make New Payment for entirely new Beneficiary. For Own Account Transfer user need to select From and Destination Account from dropdown. The User Reference has to be unique everytime the User reference used once cannot be used again. After defining the Amount and Narrative the user can select if he/ she wants to execute the Fund Transfer now by choosing Pay Now as shown in the Screenshot above.

The Fund Transfer can be executed in a specify date by select the option Pay Later and specifying the date from the Calender as shown is the screenshot below.

The screenshot displays the FLEXCUBE Direct Banking interface in a Mozilla Firefox browser window. The page title is "FLEXCUBE Direct Banking - Mozilla Firefox" and the URL is "https://iconnect.siddharthabank.com/login/internet". The Siddhartha Bank logo and "iConnect Banking" text are visible at the top. A navigation bar includes links for "Sitemap", "Print", "Change Password", "Logout", "My Favorites", and "Accounts".

Login Details:
Last Login : 21-06-2012 15:36:41
Last Failed Login :

Customer Details:
Name: SACHIT KARKI
Current Login: 07-07-2012 17:47:21

To Do:
No items on the To Do list.

Own Account Transfer (2012-07-07 17:59:51)

☐ Existing Beneficiary: ** --No Beneficiary Found-- Payment Template: ** --Select--

☒ Make New Payment **

User Reference: * SACHIT12

Source Account: * -00188128120- NPR 12,441.56 12,441.56 NPR
Destination Account: * -00189010588- NPR 0.00 0.00 NPR
Transfer Amount: * 10000 NPR
Narrative: * SELF TRANSFER

☐ Pay now
☒ Pay later
☐ Setup Standing Instruction

Select date: * 27-07-2012

*Indicates mandatory field.
**Indicates mandatory if particular option is enabled.

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5:17 AM 7/7/2012

A Standing instruction can be set to transfer the fund automatically in regular interval by selection the Setup Standing Instruction option. This option will be useful for payment of Rents, Loan etc The screenshot is

FLEXCUBE Direct Banking - Mozilla Firefox
siddharthabank.com https://iconnect.siddharthabank.com/login/internet

SiddharthaBank iConnect Banking

Login Details:
Last Login : 21-06-2012 15:36:41
Last Failed Login :

Customer Details:
Name SACHIT KARKI
Current Login 07-07-2012 17:47:21

To Do:
No items on the To Do list.

Accounts
Cheques
Payments
Beneficiary Maintenance
Own Account Transfer
Internal Transfer
View Standing Instruction
Standing Instruction Cancellation
View Limits Utilization
Term Deposits
My Services
Loans

Make New Payment **

User Reference : * SACHIT12

Source Account : * -00188128120- NPR 12,441.56 NPR
Destination Account : * -00189010588- NPR 0.00 NPR
Transfer Amount : * 10000 NPR
Narrative : * SELF TRANSFER

Pay now
Pay later
Setup Standing Instruction

SI Execution Frequency : *
First Execution Date : *
Final Execution Date : *

SI Execution Frequency dropdown options:
Daily
Weekly
Fortnightly
Monthly
Bi-Monthly
Quarterly
Half-Yearly
Yearly
Custom

**Indicates mandatory field.
**Indicates mandatory if particular option is enabled.

Submit

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5:17 AM 7/7/2012

below

One can define the Execution frequency and can select the First and Final Execution Date from the Calendar. One should keep in mind that the first Execution date cannot be the same day in which the Standing Instruction is created. It has to be a minimum a day after. Whatever the option be Pay Now, Pay Later or Setup Standing Instruction Upon submitting the request the system will allow for reconfirmation. The screenshot of which is shown below.

FLEXCUBE Direct Banking - Mozilla Firefox
siddharthabank.com https://iconnect.siddharthabank.com/login/internet

SiddharthaBank iConnect Banking

Login Details:
Last Login : 21-06-2012 15:36:41
Last Failed Login :

Customer Details:
Name SACHIT KARKI
Current Login 07-07-2012 17:47:21

To Do:
No items on the To Do list.

Accounts
Cheques
Payments
Beneficiary Maintenance
Own Account Transfer
Internal Transfer
View Standing Instruction
Standing Instruction Cancellation
View Limits Utilization
Term Deposits
My Services
Loans

Own Account Transfer - Verify

Source Account: 00188128120
Destination Account: 00189010588
Transfer Amount: 10000 NPR
Narrative: SELF TRANSFER
User Reference : SACHIT12

Pay now 07-07-2012
Pay later
Setup Standing Instruction

Change Confirm

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5:18 AM 7/7/2012

Once the value entered is reconfirmed then it can be executed by clicking the Confirm Button and the system will show if the request has been processed or not. The screenshot of which is below.

The screenshot displays the Siddhartha Bank iConnect Banking interface. The top navigation bar includes links for Sitemap, Print, Change Password, and Logout. The left sidebar contains a menu with options like Accounts, Cheques, Payments, Beneficiary Maintenance, Own Account Transfer, Internal Transfer, View Standing Instruction, Standing Instruction Cancellation, View Limits Utilization, Term Deposits, My Services, and Loans. The main content area is divided into sections: Login Details (Last Login: 21-06-2012 15:36:41, Last Failed Login:), Customer Details (Name: SACHIT KARKI, Current Login: 07-07-2012 17:47:21), and To Do (No items on the To Do list). Below these, there are status messages: 'Contract Successfully Saved and Authorized' and 'Transaction submitted for Internal Transfer having reference 339107941005852 has been Auto Authorized'. The 'Internal Transfer' section is active, showing a form with fields for Reference Number, Source Account (00188128120), Destination Account (00115015697), Transfer Amount (1), Narrative (TRF FRM SACHIT), User Reference (SIRIS12134), and Host Reference Number (001FTIN121890001). The form also includes radio buttons for 'Pay now', 'Pay later', and 'Setup Standing Instruction'. The bottom status bar shows the time as 5:22 AM on 7/7/2012.

Own Account Transfer is used to transfer fund from your one account to your another account whereas Internal transfer allow to transfer fund from your account to another account holder of Siddhartha Bank. The screenshot of which is below.

This screenshot shows the 'Internal Transfer' form in the Siddhartha Bank iConnect Banking interface. The form is titled 'Internal Transfer' and includes a timestamp of 2012-07-07 18:02:21. It features a dropdown menu for 'Existing Beneficiary' with 'SARAJ' selected, and a 'Payment Template' dropdown also set to 'SARAJ'. Below this, there is a 'User Reference' field with 'SACHIT' entered. The form contains several mandatory fields marked with an asterisk (*): 'Source Account' (00188128120-NPR 12,441.54), 'Destination Account' (00115000000), 'Transfer Amount' (10000.00), and 'Narrative' (TRF TO SARAJ). A currency dropdown is set to 'NEPALESE RUPEES(NPR)'. The form also includes radio buttons for 'Pay now', 'Pay later', and 'Setup Standing Instruction'. At the bottom, there are buttons for 'Save', 'Save And Submit', and 'Submit'. A footer note states: '*Indicates mandatory field. **Indicates mandatory if particular option is enabled.' The bottom status bar shows the time as 5:19 AM on 7/7/2012.

The user can choose the payment mode either to Existing Beneficiary for already created Beneficiary or Make New Payment for entirely new Beneficiary. For Internal Transfer user need to select From Account from

dropdown and needed to put the Destination Account manually. The User Reference has to be unique everytime the User reference used once cannot be used again. After defining the Amount and Narrative the user can select if he/ she wants to execute the Fund Transfer now by choosing Pay Now as shown in the Screenshot above.

The Fund Transfer can be executed in a specify date by select the option Pay Later and specifying the date from the Calender as shown is the screenshot below.

FLEXCUBE Direct Banking - Mozilla Firefox
siddharthabank.com https://iconnect.siddharthabank.com/login/internet

SiddharthaBank /iConnect Banking [Sitemap](#) | [Print](#) | [Change Password](#) | [Logout](#)
My Favorites Accounts

Login Details:
Last Login : 21-06-2012 15:36:41
Last Failed Login :

Customer Details:
Name: SACHIT KARKI
Current Login: 07-07-2012 17:47:21

To Do:
No items on the To Do list.

Internal Transfer 2012-07-07 18:02:21

☒ Existing Beneficiary: ** SAROJ Payment Template: ** SAROJ
☐ Make New Payment **

User Reference: * SACHIT1

Source Account: * -00188128120-NPR 12,441.56 12,441.56 NPR
Destination Account: * 00115000000
Transfer Amount: * 10000.00 NEPALESE RUPEES(NPR)
Narrative: * TRF TO SAROJ

☐ Pay now
☒ Pay later
☐ Setup Standing Instruction

Select date 07-07-2012

*Indicates mandatory field.
**Indicates mandatory if particular option is enabled.

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A Standing instruction can be set to transfer the fund automatically in regular interval by selection the Setup Standing Instruction option. This option will be useful for payment of Rents, Loan etc The screenshot is

FLEXCUBE Direct Banking - Mozilla Firefox
siddharthabank.com https://iconnect.siddharthabank.com/login/internet

SiddharthaBank /iConnect Banking [Sitemap](#) | [Print](#) | [Change Password](#) | [Logout](#)
My Favorites Accounts

Login Details:
Last Login : 21-06-2012 15:36:41
Last Failed Login :

Customer Details:
Name: SACHIT KARKI
Current Login: 07-07-2012 17:47:21

To Do:
No items on the To Do list.

☐ Make New Payment **

User Reference: * SACHIT1

Source Account: * -00188128120-NPR 12,441.56 12,441.56 NPR
Destination Account: * 00115000000
Transfer Amount: * 10000.00 NEPALESE RUPEES(NPR)
Narrative: * TRF TO SAROJ

☐ Pay now
☐ Pay later
☒ Setup Standing Instruction

SI Execution Frequency:
First Execution Date:
Final Execution Date:

*Indicates mandatory field.
**Indicates mandatory if particular option is enabled.

Save Save And Submit Submit

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below

One can define the Execution frequency and can select the First and Final Execution Date from the Calendar. One should keep in mind that the first Execution date cannot be the same day in which the Standing Instruction is created. It has to be a minimum a day after. Whatever the option be Pay Now, Pay Later or Setup Standing Instruction Upon submitting the request the system will allow for reconfirmation. The screenshot of which is shown below.

The screenshot displays the Siddhartha iConnect Banking interface in a Mozilla Firefox browser window. The page title is "FLEXCUBE Direct Banking - Mozilla Firefox" and the URL is "https://iconnect.siddharthabank.com/login/internet". The interface includes a top navigation bar with "SiddharthaBank" and "iConnect Banking" logos, and links for "Sitemap", "Print", "Change Password", and "Logout". A "My Favorites" section shows "Accounts".

The main content area is divided into several sections:

- Login Details:** Last Login: 21-06-2012 15:36:41, Last Failed Login: (empty).
- Customer Details:** Name: SACHIT KARKI, Current Login: 07-07-2012 17:47:21.
- To Do:** No items on the To Do list.
- Internal Transfer - Verify:** This section contains a table with the following details:

Source Account:	00188128120
Destination Account:	00115015697
Transfer Amount:	1 NPR
Narrative:	TRF FRM SACHIT
User Reference:	SIRIS12134
- Payment Options:** Below the transfer details, there are three radio button options: "Pay now" (selected), "Pay later", and "Setup Standing Instruction". The "Pay now" option is associated with the date "07-07-2012".
- Buttons:** At the bottom right of the "Internal Transfer - Verify" section, there are "Change" and "Confirm" buttons.

The bottom of the page features a footer with "Copyrights © i-flex solutions ltd. - Security Policy | Terms and Conditions | Disclaimer". The Windows taskbar at the bottom shows the time as 5:21 AM on 7/7/2012.

Once the value entered is reconfirmed then it can be executed by clicking the Confirm Button and the system will ask for the Transaction Password. Siddhartha iConnect is a two layer protection system. Login password will only allow to login whereas Transaction Password allows to make Fund Transfer. Initially both Login and Transaction passwords are different, however, it can be changed and made the same. Transaction Password is not

required for Own Account Transfer but it is must for Internal transfer. The screen shot of which is

The screenshot displays the Siddhartha Bank iConnect Banking interface. The top navigation bar includes the bank logo, 'iConnect Banking' text, and links for Sitemap, Print, Change Password, and Logout. Below this, a 'Login Details' section shows the last login time (21-06-2012 15:36:41) and the last failed login time. The 'Customer Details' section shows the customer's name (SACHIT KARKI) and the current login time (07-07-2012 17:47:21). The main content area is titled 'Transaction Initiation Authorisation' and shows a transaction reference number (2434) and a transaction pin field. The pin field consists of three boxes, each with a number above it: 11, 8, and 5. A 'Submit' button is located at the bottom right of the pin field. The left sidebar contains a list of menu items: Accounts, Cheques, Payments, Beneficiary Maintenance, Own Account Transfer, Internal Transfer, View Standing Instruction, Standing Instruction Cancellation, View Limits Utilization, Term Deposits, My Services, and Loans. The bottom of the screen shows a Windows taskbar with various application icons and a system clock indicating 5:21 AM on 7/7/2012.

Navigation Bar: SiddharthaBank iConnect Banking Sitemap | Print | Change Password | Logout

Login Details:
Last Login : 21-06-2012 15:36:41
Last Failed Login :

Customer Details:
Name: SACHIT KARKI
Current Login: 07-07-2012 17:47:21

Transaction Initiation Authorisation (07-07-2012 18:05:23)
Transaction Reference Number: 2434
Transaction Pin *:
11 8 5
Submit

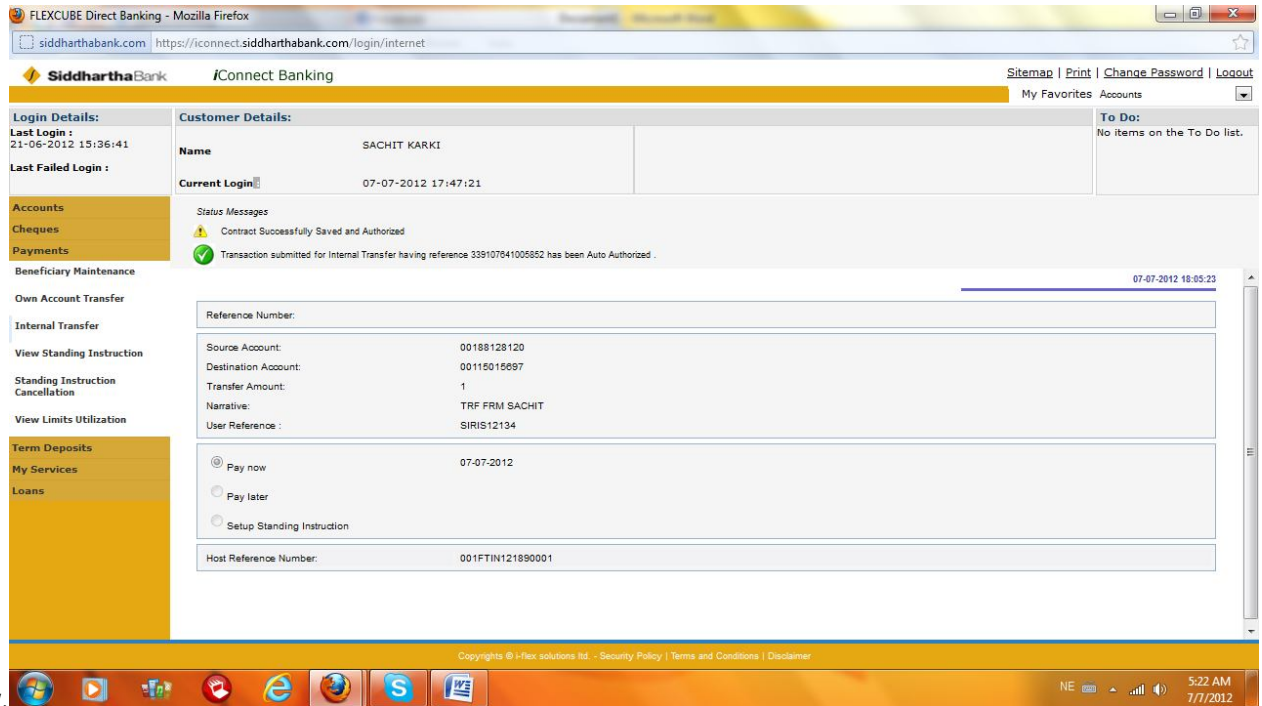
Left Sidebar:
Accounts
Cheques
Payments
Beneficiary Maintenance
Own Account Transfer
Internal Transfer
View Standing Instruction
Standing Instruction Cancellation
View Limits Utilization
Term Deposits
My Services
Loans

Bottom Bar: Copyrights © i-flex solutions ltd. - Security Policy | Terms and Conditions | Disclaimer
NE 5:21 AM 7/7/2012

below.

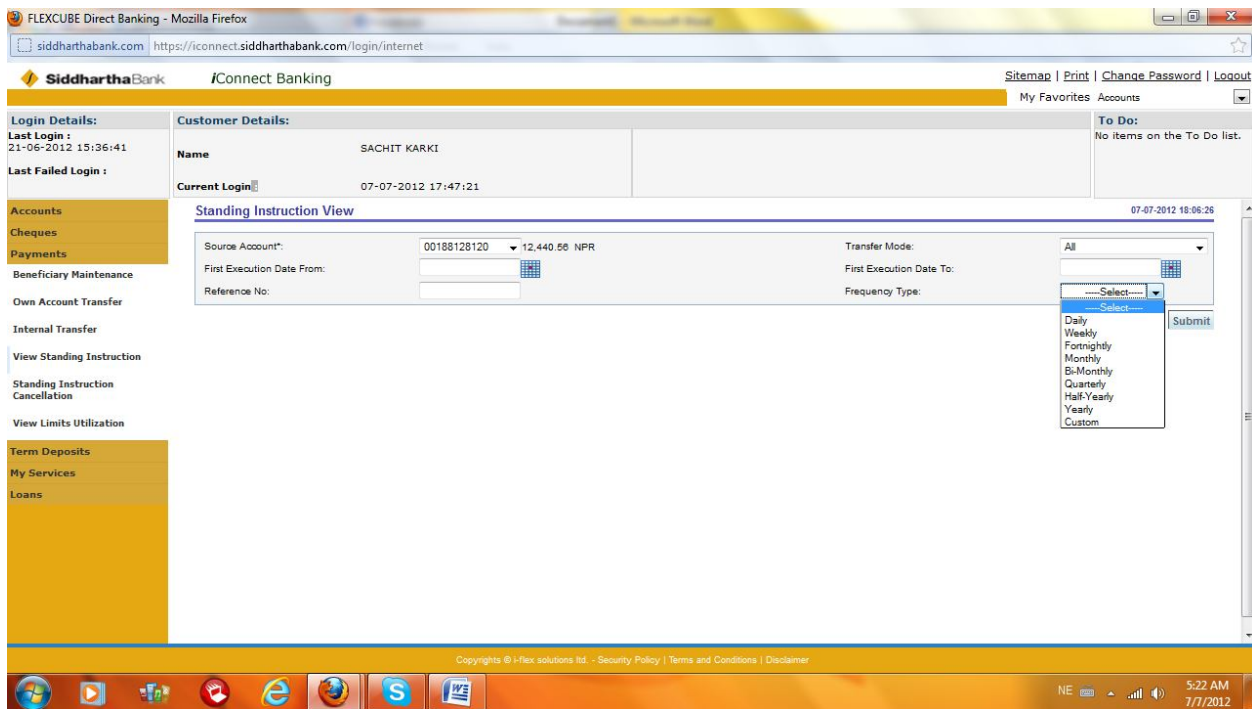
If we see the screenshot above it is showing three different boxes with some numbers specified above each box. One should keep in mind that the system doesn't ask for full Transaction Password is give you 3 boxes with random number above it and you need to put the same digit of password as per the box. for eg: if the Transaction Password is "Aeroplane123" then the total length of password is 12 now for the screen above showing three boxe with no 11 8 and 5 above the box, so one has to put the 11th 8th and 5th character of the Transaction Password i.e. 2 n and p.

Once the value entered is reconfirmed then it can be executed by clicking the Confirm Button and the system will show if the request has been processed or not. The screenshot of which is



below.

View Standing Instruction allow to view all the Standing Instruction that you have created. The screenshot of which is below.



One can specify the Source Account, Transfer Mode, Frequency Type and submit to view the total Standing Instruction that has been created and the system will show all the Instruction. The screenshot of which is shown below.

FLEXCUBE Direct Banking - Mozilla Firefox
siddharthabank.com https://iconnect.siddharthabank.com/login/internet

SiddharthaBank i/Connect Banking [Sitemap](#) | [Print](#) | [Change Password](#) | [Logout](#)
My Favorites Accounts

Login Details:
Last Login : 21-06-2012 15:36:41
Last Failed Login :

Customer Details:
Name: SACHIT KARKI
Current Login: 07-07-2012 17:47:21

To Do:
No items on the To Do list.

Accounts
Cheques
Payments
Beneficiary Maintenance
Own Account Transfer
Internal Transfer
View Standing Instruction
Standing Instruction Cancellation
View Limits Utilization
Term Deposits
My Services
Loans

Standing Instruction View 07-07-2012 18:06:58

Source Account*: 00188128120
First Execution Date From:
Reference No:

Transfer Mode: All
First Execution Date To:
Frequency Type:

Reference No	Transfer Mode	Status	Amount	Account	Branch	First Execution Date
001SIQO111560001	Internal Transfer	Closed	100.00	00188128120	CORPORATE	07-06-2011
001SIQO111630001	Internal Transfer	Closed	100.00	00188128120	CORPORATE	14-06-2011

javascript:getlist('001SI1111560001');

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5:23 AM 7/1/2012

Once the Instruction is displayed user can choose which Standing Instruction details he/ she wants to view and the system will show the details of it. The screenshot of which is below.

FLEXCUBE Direct Banking - Mozilla Firefox
siddharthabank.com https://iconnect.siddharthabank.com/login/internet

SiddharthaBank i/Connect Banking [Sitemap](#) | [Print](#) | [Change Password](#) | [Logout](#)
My Favorites Accounts

Login Details:
Last Login : 21-06-2012 15:36:41
Last Failed Login :

Customer Details:
Name: SACHIT KARKI
Current Login: 07-07-2012 17:47:21

To Do:
No items on the To Do list.

Accounts
Cheques
Payments
Beneficiary Maintenance
Own Account Transfer
Internal Transfer
View Standing Instruction
Standing Instruction Cancellation
View Limits Utilization
Term Deposits
My Services
Loans

Standing Instruction View-Internal Transfer 07-07-2012 18:07:17

Reference No : 001SIQO111560001 Mode Of Transfer : Internal Transfer

Standing Instruction Details

Start Date : 07-06-2011 End Date : 07-06-2011
Frequency :
Year : 0 Month : 0 Days : 1

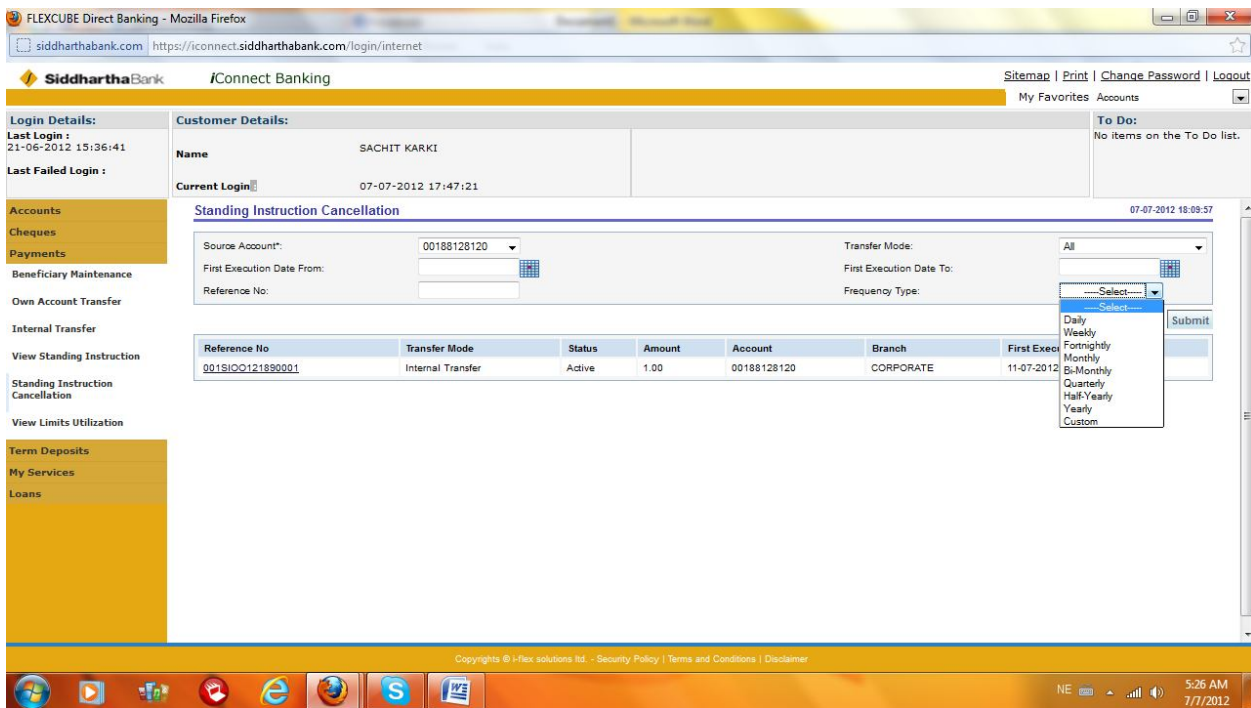
Transaction Details

Source Account : 00188128120
Destination Account : 00188295120
Transfer Amount : 100.00 NPR
Narrative : test
User Reference : 564462121

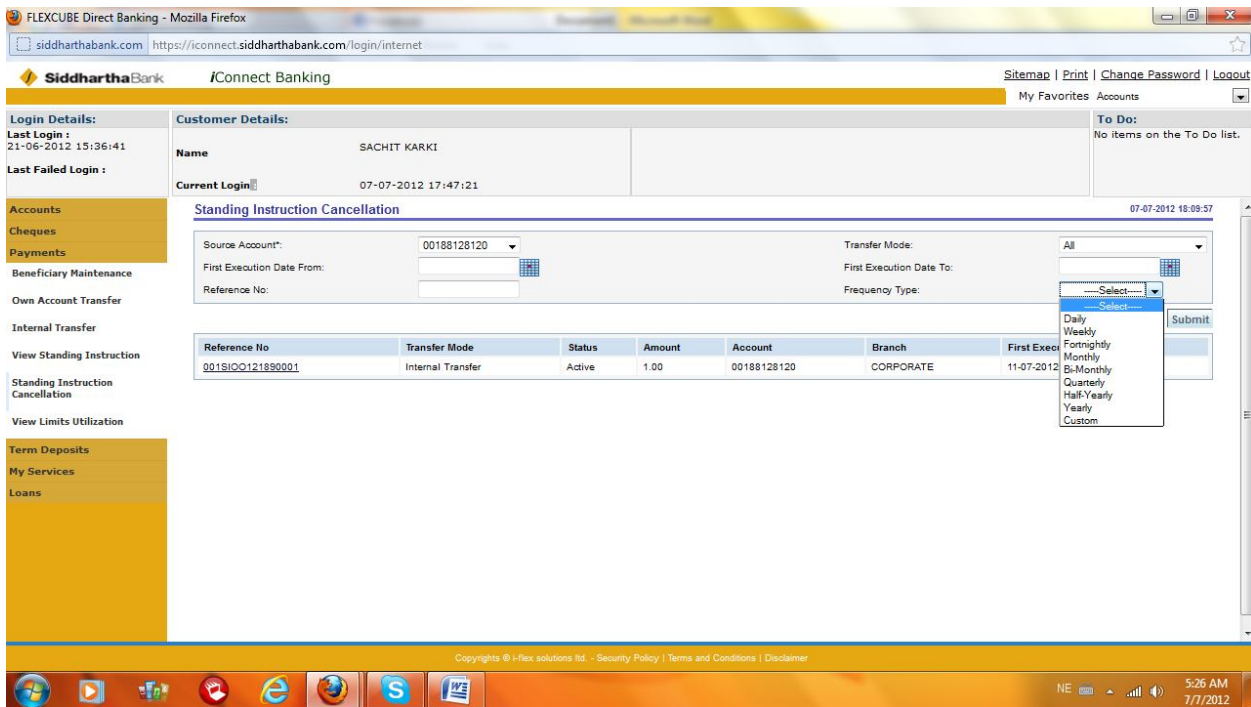
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5:23 AM 7/1/2012

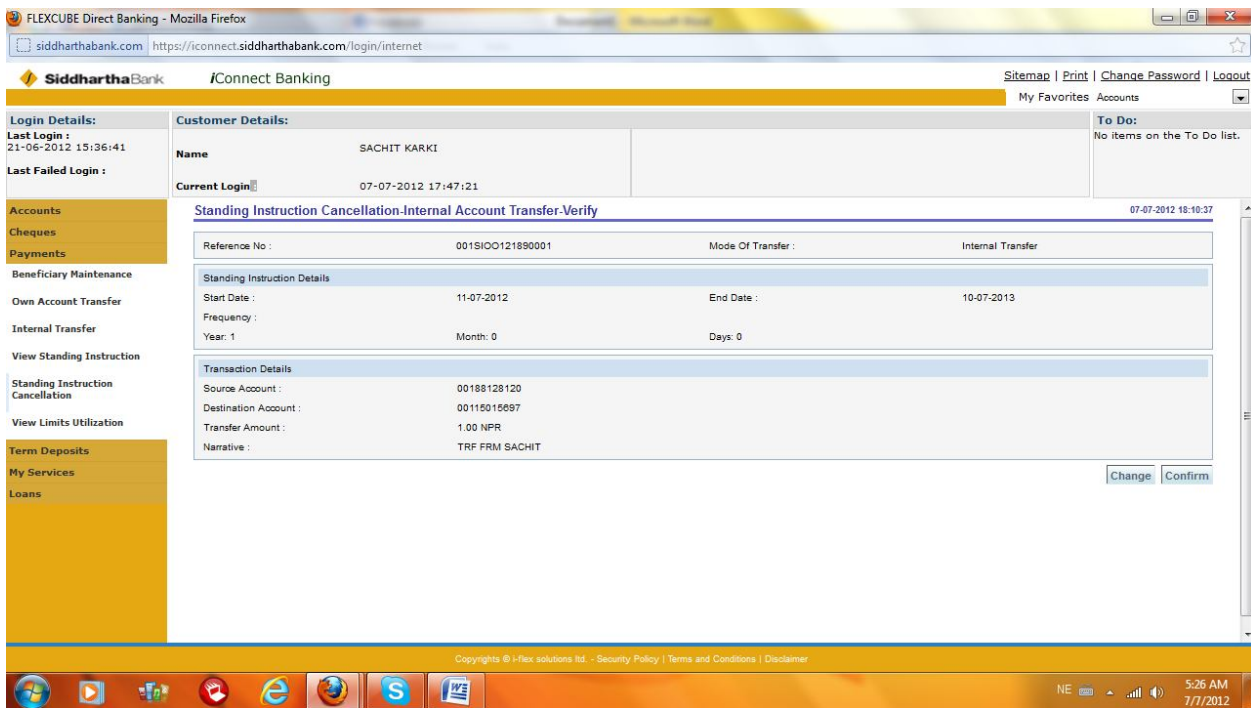
The Standing Instruction once created can be cancelled anytime prior its maturity. Standing Instruction Cancellation Menu allows us to do so. One can specify the Source Account, Transfer Mode, Frequency Type and submit to view the total Standing Instruction that has been created and the system will show all the Instruction. The screenshot of which is shown below.



Once and specify the Source Account, Transfer Mode, Frequency Type and submit to view the total Standing Instruction that has been created and the system will show all the Instruction. The screenshot of which is shown below.

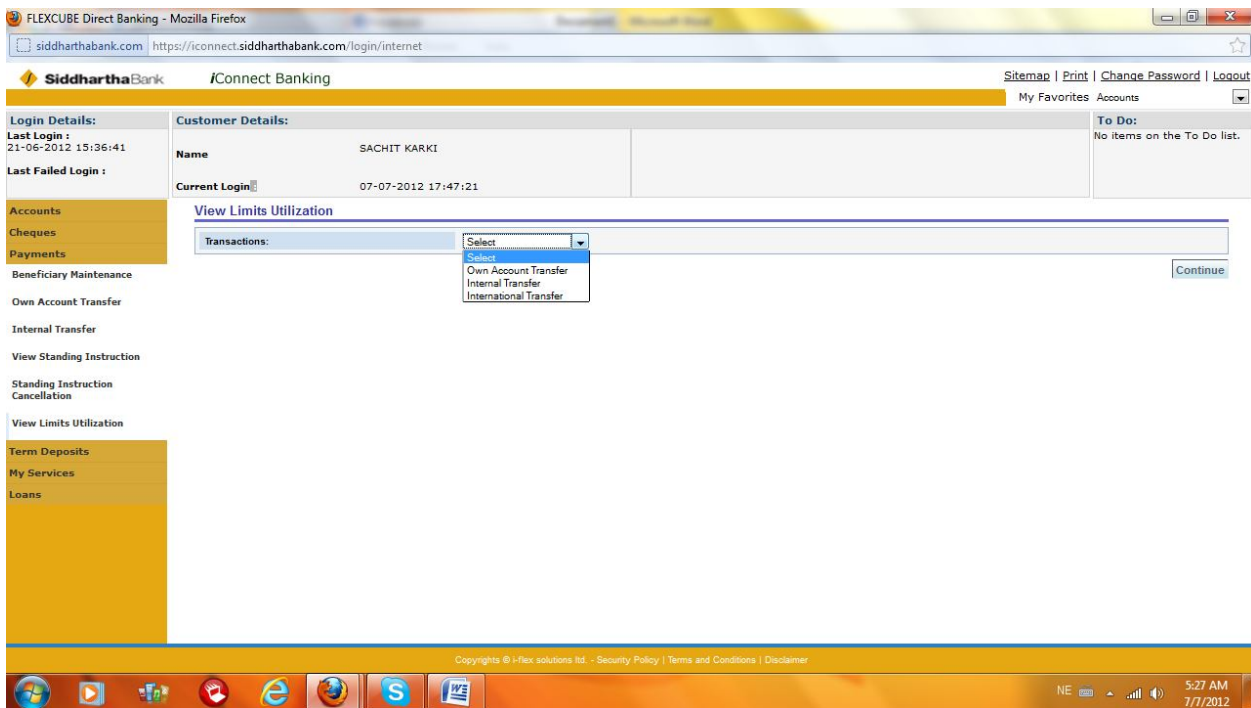


The user can then select the Standing Instruction he/ she want to cancel. The screenshot is below.



If the user really want to confirm the Standing Instruction after confirming its details he/ she need to click Confirm to cancel the set Standing Instruction.

There are certain Limits set for Fund transfer and the utilization of those limit can be viewed from View Limit Utilization menu. The screenshot of which is below.



Limit utilization can be viewed from various Transaction like Own Account Transfer or Internal Transfer and it can be selected through dropdown as shown in the screenshot above.

The limit package has been set by the admin user and currently there are two limit package

- Retails Transfer Policy: For Individual Account holder,
 - Max 10 Transaction per day
 - Per Transaction Limit Rs. 40,000
 - Per Day Max Llimit Rs. 200,000
- Corporate Transfer Policy: For Corporate Account Holder
 - Max 10 Transaction per day
 - Per Transaction Limit Rs. 100,000
 - Per Day Max Llimit Rs. 500,000

Upon confirming which limit utilization you wana view for the day the details are shown. The screenshot of which is below.

Internal Transfer

Date Last Updated 07-07-2012 18:11:06

User Level Limits

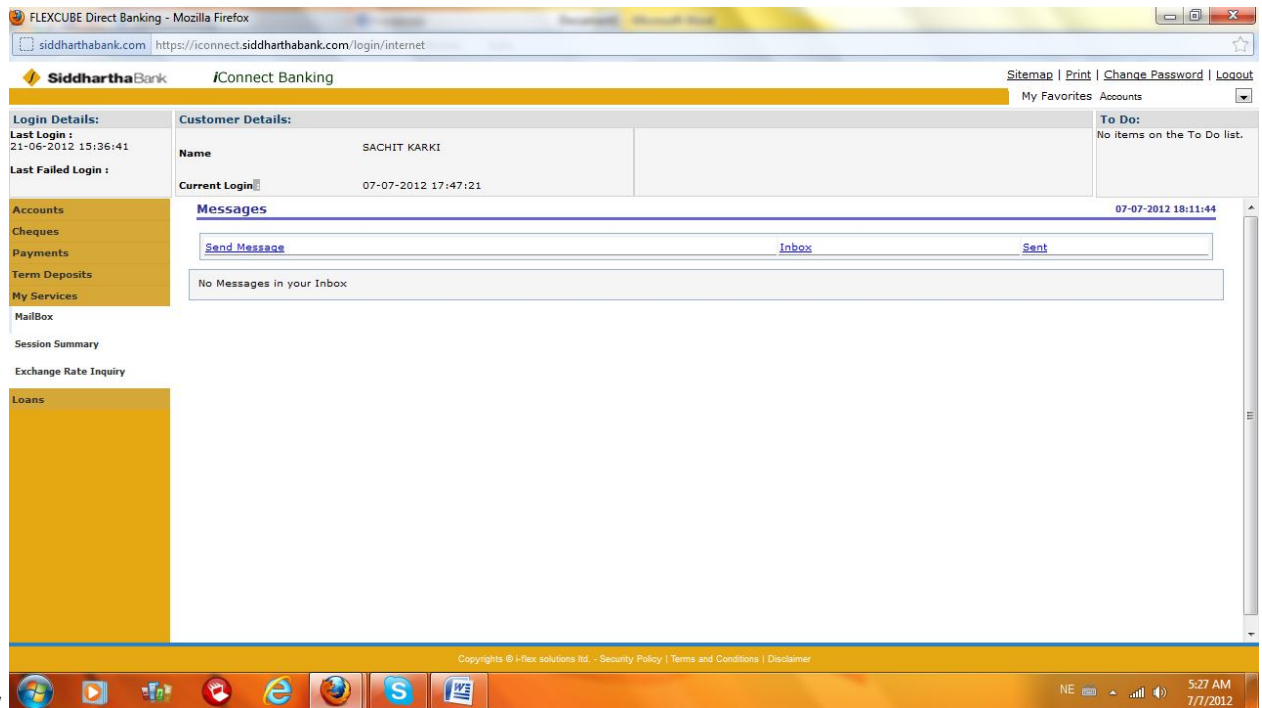
		Initiation Limit
Minimum Transaction Limit	1.00 NPR	
Maximum Transaction Limit	40,000.00 NPR	
Authorization Limit		
Number of Transactions		
Allowed	5	100%
Utilized	2	40%
Remaining	3	60%
Daily Limit		
Allowed	200,001.00 NPR	100%
Utilized	2.00 NPR	0%
Remaining	199,999.00 NPR	

Back

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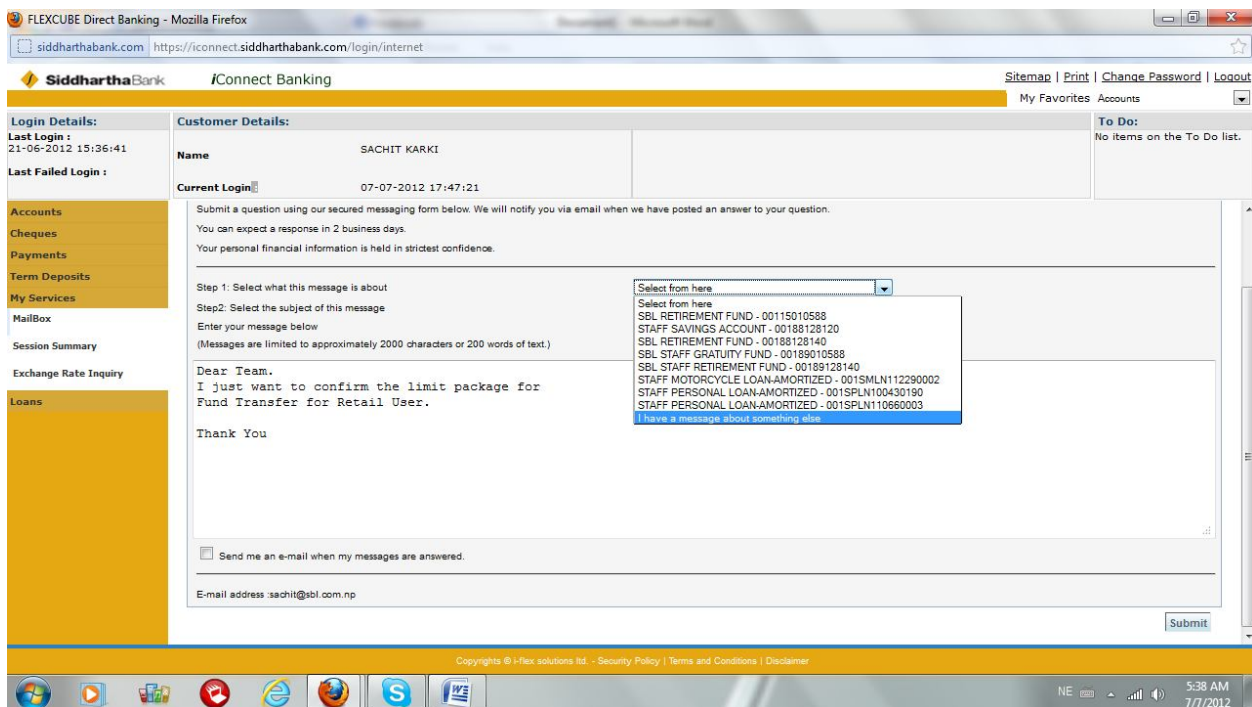
5:27 AM 7/7/2012

Siddhartha iConnect allow for other service rather than checking the account details. The screenshot of the total menus under My Service is shown



below.

Mail allow you to send and receive mail to the admin user who will provide the requested information based on the mail. To view if you have received any mail from admin regarding latest changes or reply for your query you can go to inbox. To view the message that is sent by you one can go to sent menu and to create a new mail and send to admin user you can go to Send Message the screenshot of which is below.



You can select what the message is about from dropdown to be specific of the problem and type the message in the blank box and the submit. The screenshot of which is below

The screenshot shows the Siddhartha iConnect Banking interface. The top navigation bar includes links for Sitemap, Print, Change Password, and Logout. The left sidebar contains a menu with options like Accounts, Cheques, Payments, Term Deposits, My Services, MailBox, Session Summary, Exchange Rate Inquiry, and Loans. The main content area is divided into sections: Login Details (Last Login: 21-06-2012 15:36:41, Last Failed Login:), Customer Details (Name: SACHIT KARKI, Current Login: 07-07-2012 17:47:21), and To Do (No items on the To Do list). The Mailbox section is active, showing a status message: "Your message has been sent." Below this, there is a "Send Message" button and a "Mailbox" header with a date of 07-07-2012 18:23:00. The mailbox content shows a message that has been sent, with a note: "Your message has been sent. You will be sent a notification mail once your query has been answered."

The admin user will get back to you at earliest upon receiving your message.

Session Summary allow you to view the details session you have logged in earlier. This option will make Siddhartha iConnect more secured as you can counter check if anyone other than you has logged in you iConnect user or not. The screenshot of which is below.

The screenshot shows the Siddhartha iConnect Banking interface with the Session Summary section active. The top navigation bar and left sidebar are the same as in the previous screenshot. The main content area displays the Session Summary table, which lists the user's login sessions. The table has columns for Channel User Id, Channel, Session Start, and Session. Each row includes a "View Session Info" link. The sessions listed are:

Channel User Id	Channel	Session Start	Session
0188128	Internet Banking	29-04-2012 16:10:03	View Session Info
0188128	Internet Banking	25-04-2012 14:02:06	View Session Info
0188128	Internet Banking	25-04-2012 13:46:58	View Session Info
0188128	Internet Banking	22-04-2012 12:01:18	View Session Info
0188128	Internet Banking	20-04-2012 13:46:55	View Session Info

To view the total details of what you have done previously during login just click on the view session info for the particular date any the details will appear. The screenshot of which is shown below.

The screenshot shows the Siddhartha iConnect Banking interface. The top navigation bar includes links for Sitemap, Print, Change Password, and Logout. The left sidebar contains a menu with options like Accounts, Cheques, Payments, Term Deposits, My Services, MailBox, Session Summary, Exchange Rate Inquiry, and Loans. The main content area is divided into sections: Login Details (Last Login: 21-06-2012 15:36:41, Last Failed Login:), Customer Details (Name: SACHIT KARKI, Current Login: 07-07-2012 17:47:21), and To Do (No items on the To Do list). The View User Session section shows a table with Transaction Name, Status, and Transaction Date. The table lists three transactions: Login (LGN), Account Details (ADT), and Log Off (LGF), all with a status of Success and a transaction date of 29-04-2012 16:10:03.

Transaction Name	Status	Transaction Date
Login (LGN)	Success	29-04-2012 16:10:03
Account Details (ADT)	Success	29-04-2012 16:10:07
Log Off (LGF)	Success	29-04-2012 16:10:11

If you see here on that particular date you have logged in check Account Details and Logged off. All the menus you used will be tracked from this option.

Siddhartha iConnect also allow you to see the Exchange Rate of multiple currencies on that particular date. However the final rate cannot be confirmed depending on this information. The screenshot of which is below.

The screenshot shows the Siddhartha iConnect Banking interface with the Exchange Rate Inquiry section selected. The table displays exchange rates for various currencies against the Nepalese Rupee (NPR). The columns are From Currency, To Currency, Cash Buy, Cash Sell, TT Buy, and TT Sell. The table lists 20 different currencies, including UAE Dirham (AED), Australian Dollar (AUD), Canadian Dollar (CAD), Swiss Franc (CHF), Chinese Yuan (CNY), Danish Krone (DKK), Euro (EUR), Pound Sterling (GBP), Hong Kong Dollar (HKD), Indian Rupee (INR), Japanese Yen (JPY), South Korea Won (KRW), Malaysian Ringgit (MYR), Qatar Riyal (QAR), Saudi Riyal (SAR), Swedish Krona (SEK), Singapore Dollar (SGD), Baht (THB), and U.S. Dollar (USD).

From Currency	To Currency	Cash Buy	Cash Sell	TT Buy	TT Sell
UAE DIRHAM (AED)	NEPALESE RUPEES (NPR)	23.8700	24.1100	23.8700	24.1100
AUSTRALIAN DOLLAR (AUD)	NEPALESE RUPEES (NPR)	89.8600	90.7600	89.8601	90.7587
CANADIAN DOLLAR (CAD)	NEPALESE RUPEES (NPR)	86.2200	87.0800	86.2200	87.0800
SWISS FRANC (CHF)	NEPALESE RUPEES (NPR)	90.1400	91.0400	90.1400	91.0400
CHINESE YUAN (CNY)	NEPALESE RUPEES (NPR)	13.8300	13.9700	13.8300	13.9700
DANISH KRONE (DKK)	NEPALESE RUPEES (NPR)	14.6200	14.7700	14.6224	14.7687
EURO (EUR)	NEPALESE RUPEES (NPR)	108.7900	109.8700	108.7900	109.8700
POUND STERLING (GBP)	NEPALESE RUPEES (NPR)	136.3200	137.6800	136.3200	137.6800
HONG KONG DOLLAR (HKD)	NEPALESE RUPEES (NPR)	11.3400	11.4500	11.3400	11.4500
INDIAN RUPEE (INR)	NEPALESE RUPEES (NPR)	1.6000	1.6015	1.6000	1.6015
JAPANESE YEN (JPY)	NEPALESE RUPEES (NPR)	1.0972	1.1082	1.0972	1.1082
SOUTH KOREA WON (KRW)	NEPALESE RUPEES (NPR)	0.0754	0.0762	0.0754	0.0762
MALAYSIAN RINGGIT (MYR)	NEPALESE RUPEES (NPR)	27.5900	27.8700	27.5900	27.8700
QATAR RIYAL (QAR)	NEPALESE RUPEES (NPR)	24.1000	24.3400	24.1000	24.3400
SAUDI RIYAL (SAR)	NEPALESE RUPEES (NPR)	23.4100	23.6500	23.4100	23.6500
SWEDISH KRONA (SEK)	NEPALESE RUPEES (NPR)	12.6100	12.7400	12.6100	12.7400
SINGAPORE DOLLAR (SGD)	NEPALESE RUPEES (NPR)	69.1600	69.8500	69.1600	69.8500
BAHT (THB)	NEPALESE RUPEES (NPR)	2.7300	2.7600	2.7300	2.7600
U.S. DOLLAR (USD)	NEPALESE RUPEES (NPR)	88.1500	88.7500	88.1500	88.7500

Siddhartha iConnect can be used to see the total information of your loan account. Loan Details menu will show the total number of Loan Account you have in Siddhartha Bank. The screen shot of which is below.

The screenshot shows the Siddhartha iConnect Banking interface. The top navigation bar includes links for Sitemap, Print, Change Password, and Logout. The left sidebar contains a menu with options: Accounts, Cheques, Payments, Term Deposits, My Services, Loans, Loan Details, Loan Repayment Inquiry, and Loan Schedule. The main content area displays the following information:

- Login Details:** Last Login: 21-06-2012 15:36:41, Last Failed Login: [blank]
- Customer Details:** Name: SACHIT KARKI, Current Login: 07-07-2012 17:47:21
- To Do:** No items on the To Do list.
- Loan Account Details:** A table showing three loan accounts.

Customer Id	Account Number	Description	Currency	Current Balance
0188128	001SMLN112290002	STAFF MOTORCYCLE LOAN-AMORTIZED	NPR	211,844.57
	001SPLN100430190	STAFF PERSONAL LOAN-AMORTIZED	NPR	0.00
	001SPLN110060003	STAFF PERSONAL LOAN-AMORTIZED	NPR	61,656.66

The bottom of the interface shows a copyright notice for i-flex solutions ltd. and a system clock indicating 5:43 AM on 7/7/2012.

If you click any Loan Account the details information of the loan will be shown to you. The screenshot of which is

This screenshot shows the detailed view of a loan account in the Siddhartha iConnect Banking interface. The layout is similar to the previous screenshot, but the 'Loan Account Details' section is expanded to show more information:

- Account Details:** Customer Id: 0188128, Account Number: 001SMLN112290002, Product Name: STAFF MOTORCYCLE LOAN-AMORTIZED, Currency: NPR, Balance: 211,844.57
- Loan Details:** Opening Date: 17-08-2011, Maturity Date: 10-08-2016, Sanctioned Loan Amount: 200,000.00, Disbursed Loan Amount: 200,000.00, Interest Rate: 9.91%, Penal Interest Rate: 2.00%, Principal Repayment Frequency: [blank], Interest Repayment Frequency: [blank]
- Outstanding Loan Details:** Principal Balance: 172,823.53, Settled Amount: 42,328.40, Penalty Interest: 0.00, Fees And Charges: 0.00, Next Installment Date: 10-07-2012, Next Installment Amount: 4,232.84, Installment Arrears: 0.00, Total Loan Outstanding: 174,086.98, Interest: 1,263.45, Final Settlement Amount: 253,972.97

The interface also includes a 'Back' button at the bottom right of the loan details section. The system clock at the bottom right shows 5:43 AM on 7/7/2012.

below.

As you can see from the screenshot above iConnect will show the total due amount, Interest rate, Accrued Interest, Past Dues etc.

The Loan Repayment Inquiry menu will allow you to know how much amount that you have repaid till date.
The screenshot of which is

Loan Repayment Inquiry

Loan Account: * 001SMLN112290002 0188128 001SMLN112290002 001SPLN100430190 001SPLN110660003

Initiated Date: 07-07-2012 17:47:21

Account Status: 07-07-2012 18:27:44

Repaid Amount:

To Date:

below

The loan Account no can be choosed from dropdown and other cretiria can also be specified and upon submitting the request the screenshot below will

Account Number	Status	Initiated Date	Repaid Amount
001SMLN112290002	Open	10-09-2011	4,232.84
001SMLN112290002	Open	10-10-2011	110.44
001SMLN112290002	Open	10-10-2011	4,122.40
001SMLN112290002	Open	10-11-2011	4,026.89
001SMLN112290002	Open	10-11-2011	205.95
001SMLN112290002	Open	10-12-2011	4,232.84
001SMLN112290002	Open	10-01-2012	4,232.84
001SMLN112290002	Open	10-02-2012	22.08
001SMLN112290002	Open	10-02-2012	4,210.76
001SMLN112290002	Open	10-03-2012	4,232.84
001SMLN112290002	Open	10-04-2012	1,514.82
001SMLN112290002	Open	10-04-2012	2,718.02
001SMLN112290002	Open	10-05-2012	4,230.42
001SMLN112290002	Open	10-05-2012	2.42
001SMLN112290002	Open	10-06-2012	1,044.48

appear.

You can view the total repaid amount on various date for any partucual loan as like in the screenshot above.

The Loan Schedule menu will allow you to know the total installment schedule for you loan account. The screenshot of which is below.

The screenshot shows the Siddhartha Bank iConnect Banking interface. The top navigation bar includes links for Sitemap, Print, Change Password, and Logout. The left sidebar contains a menu with options: Accounts, Cheques, Payments, Term Deposits, My Services, Loans, Loan Details, Loan Repayment Inquiry, and Loan Schedule. The main content area displays the 'Loan Schedule' menu, which is currently selected. The 'Loan Schedule' menu is a large, empty yellow box. The top right corner of the main content area shows the date and time: 07-07-2012 18:28:26. The bottom of the interface shows a Windows taskbar with various application icons and the system clock displaying 5:44 AM on 7/7/2012.

If you choose any loan account it will show you the total Installment Schedule with the expected Principle and Interest that will be settled. The screenshot of which is

The screenshot shows the Siddhartha Bank iConnect Banking interface with the 'Loan Schedule' menu selected. The main content area displays the 'Loan Schedule' details for a specific loan account. The 'Loan Schedule' menu is a large, empty yellow box. The top right corner of the main content area shows the date and time: 07-07-2012 18:28:44. The bottom of the interface shows a Windows taskbar with various application icons and the system clock displaying 5:44 AM on 7/7/2012.

Loan Schedule Details						
Installment No	Due Date	Principal	Interest Amount	Installment Amount		
1	10-09-2011	2,929.61	1,303.23	4,232.84		
2	10-10-2011	2,627.66	1,605.18	4,232.84		
3	10-11-2011	2,596.27	1,636.57	4,232.84		
4	10-12-2011	2,670.21	1,662.63	4,232.84		
5	10-01-2012	2,640.60	1,582.24	4,232.84		
6	10-02-2012	2,667.11	1,565.73	4,232.84		
7	10-03-2012	2,789.07	1,443.77	4,232.84		
8	10-04-2012	2,712.91	1,519.93	4,232.84		
9	10-05-2012	2,783.98	1,448.86	4,232.84		
10	10-06-2012	2,759.05	1,473.79	4,232.84		
11	10-07-2012	2,829.00	1,403.84	4,232.84		
12	10-08-2012	2,805.95	1,426.89	4,232.84		
13	10-09-2012	2,829.61	1,403.33	4,232.84		
14	10-10-2012	2,897.76	1,335.08	4,232.84		

below.

Upon using Siddhartha iConnect user are recommended to logout for security after using it. The logout option is in the top Right corner. The screenshot of which is below.

The screenshot displays the Siddhartha Bank iConnect Banking interface. The top navigation bar includes links for Sitemap, Print, Change Password, and Logout. The main content area is divided into several sections:

- Login Details:** Shows the last login time as 07-07-2012 21:16:46 and the last failed login time as 07-07-2012 21:54:32.
- Customer Details:** Displays the customer's name as SACHIT KARKI and the current login time as 07-07-2012 21:54:32.
- Account Summary:** Provides a summary of the customer's accounts, including a table of current and savings accounts and a table of loans.

The **Current and Savings** table shows the following data:

Customer Id	Account Number	Description	Currency	Current Balance	NPR Equivalent
0188128	00115010588	SBL RETIREMENT FUND	NPR	30,665.34	30,665.34
	00188128120	STAFF SAVINGS ACCOUNT	NPR	12,440.56	12,440.56
	00188128140	SBL RETIREMENT FUND	NPR	530,742.22	530,742.22
	00189010588	SBL STAFF GRATUITY FUND	NPR	0.00	0.00
	00189128140	SBL STAFF RETIREMENT FUND	NPR	0.00	0.00
Total Savings and Current Account (NPR Equivalent)					573,848.12

The **Loans** table shows the following data:

Customer Id	Account Number	Description	Currency	Outstanding Balance	NPR Equivalent
0188128	001SMLN112290002	STAFF MOTORCYCLE LOAN-AMORTIZED	NPR	211,644.57	211,644.57
	001SPLN100430190	STAFF PERSONAL LOAN-AMORTIZED	NPR	0.00	0.00
	001SPLN110660003	STAFF PERSONAL LOAN-AMORTIZED	NPR	61,656.66	61,656.66
Total Loan Account (NPR Equivalent)					273,301.23

The bottom of the interface shows a copyright notice for i-Flex solutions Ltd. and a system clock indicating the time as 9:11 AM on 7/7/2012.

Even if the user forget to login, for the security of the customer the session will automatically be terminated if the system is left idle for more than 10 Mins. If one tries to use any menu after leaving the system idle for sometime it will automatically be terminated and user has to login again. The screenshot of which is below.