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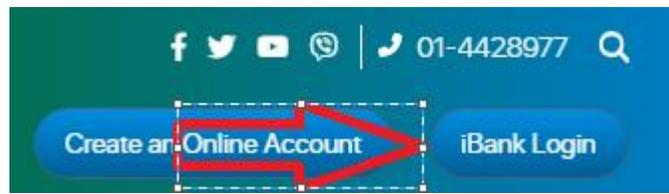
USER MANUAL FOR I-BANKING USERS:

A: LOGIN AND PASSWORD CHANGE

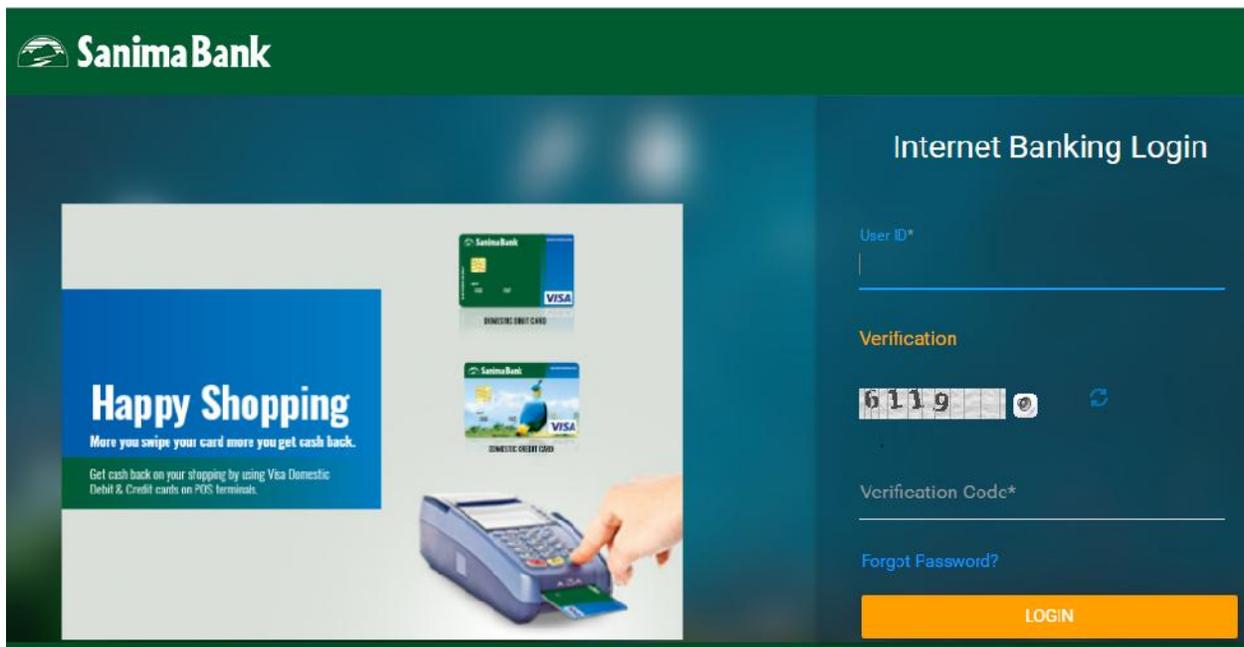
Note: Once you are registered in Internet Banking Service , You will receive your LOG IN ID and PASSWORD details in PDF format in your registered E-mail ID. PDF format will be password protected . Logic for the PDF password will be sent in your e-mail. Please update your e-mail ID to your nearest branch if you have not updated yet.

Ñ To Login in internet banking service

1. Go to <https://www.sanimabank.com/>
(Best viewed on Google Chrome version 48.0 &above, Mozilla Firefox Version 44.0.2 & above, Internet Explorer 11 and above)
2. Click on “I-Bank Login” menu.



3. Below Login Page will be displayed. User ID displaying in below image is same as Log In ID provided in PDF file.

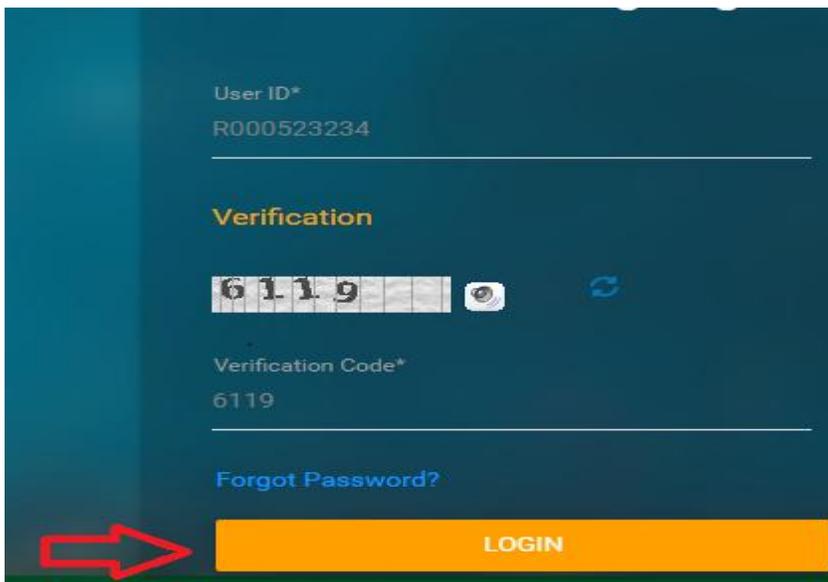


4. Enter your LOG IN ID and verification code displayed as below.



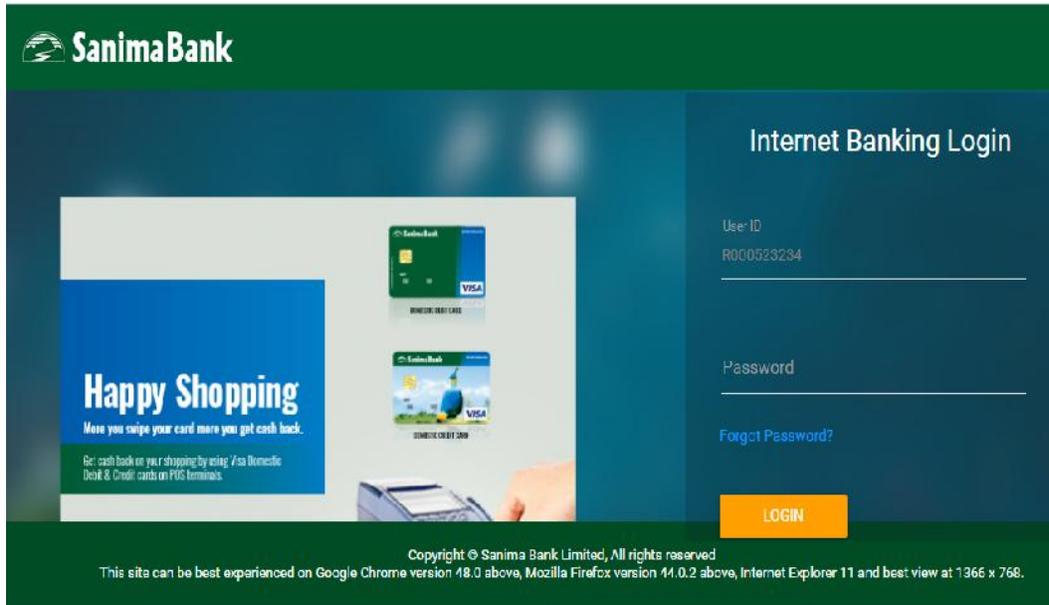
The screenshot shows the 'Internet Banking Login' interface. The 'User ID*' field contains 'R000523234' and is highlighted with a red box and a red arrow pointing to it from the left. Below it, the 'Verification' section shows a CAPTCHA image with the code '6119'. The 'Verification Code*' field contains '6119' and is also highlighted with a red box and a red arrow pointing to it from the left. At the bottom, there is a blue link for 'Forgot Password?' and a large orange 'LOGIN' button.

5. Click on Login Button.

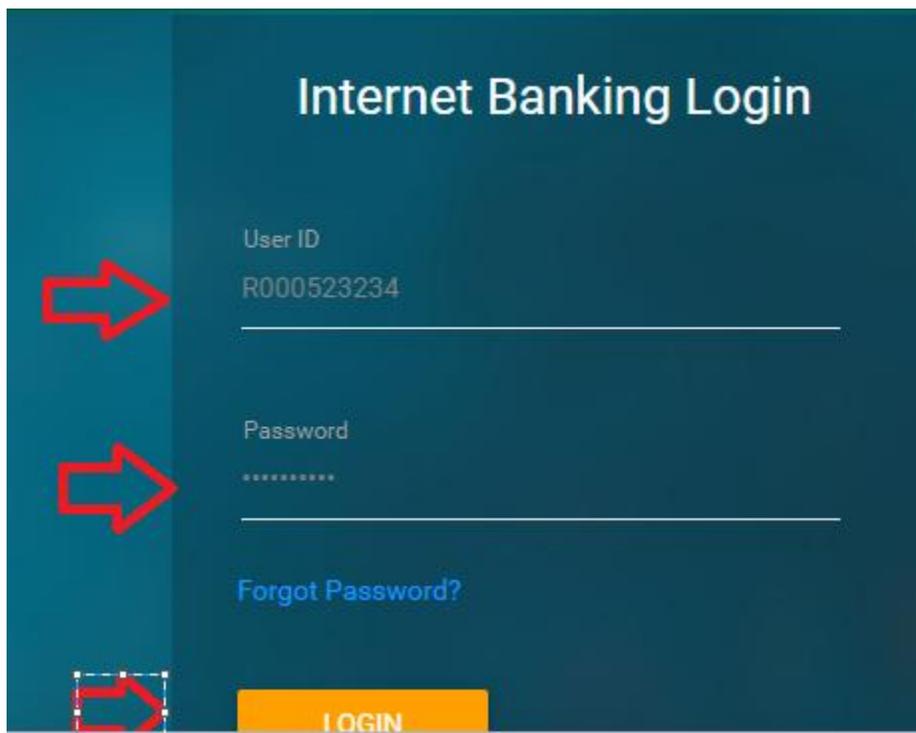


This screenshot is identical to the previous one, showing the 'Internet Banking Login' page. The 'User ID*' field contains 'R000523234' and the 'Verification Code*' field contains '6119'. The orange 'LOGIN' button at the bottom is now highlighted with a red box and a red arrow pointing to it from the left.

6. After you login in your previous section, the below page will be displayed.



7. Login with your LOG IN ID and Password received in PDF file in your registered e-mail ID.



9. After you click on “Agree”, you must register the security questions and answers as below. After you have registered for Security questions and answers, you can continue.

Please keep these in mind while answering security questions

1. The security questions you are registering here will be used for your password reset in case you forget your password.
2. Minimum number of questions to be answered is 2.

Question: What is your favorite color? ▾
Answer: red

Question: What is your favorite movie? ▾
Answer: dangal

Question: Select a Security Question ▾
Answer:

Question: Select a Security Question ▾
Answer:

Question: Select a Security Question ▾
Answer:

Please your credentials to confirm the transaction

Confirmation Details

Transaction Password:

BACK CONTINUE

These security questions you are registering here will be used for your password reset in case you forget your password.

Minimum number of questions to be answered is 2.

You must enter your transaction password if provided in PDF file in your registered e-mail ID to register your Security questions and answers.

10. After you setup security questions, below page will be displayed.

Update Phrase Details

Phrase:

Select	Image
<input type="radio"/>	
<input type="radio"/>	
<input type="radio"/>	
<input type="radio"/>	
<input type="radio"/>	
<input type="radio"/>	

UPDATE

11. Update the phrase details on top and select any images you like before you click on "UPDATE".

Phrase:

Select	Image
<input checked="" type="radio"/>	
<input type="radio"/>	
<input type="radio"/>	
<input type="radio"/>	
<input type="radio"/>	
<input type="radio"/>	

UPDATE

12. After that you must change the sign in password and transaction password as per the password policy. Then click on "SUBMIT".

Password Policy ^

Password must meet the following requirements:

1. Minimum of 6 characters and maximum of 28 characters.
2. Contain at least one upper case letter (A to Z), one lower case letter (a to z), one number (0 to 9) and one special character (!, @, #, %, &, \$, ^)
3. Should not contain all of User ID.
4. Should not contain any space.
5. New password should be different from previous three passwords.
6. Sign in Password should be different from Transaction Password.

Change Signon Password

Password*
.....

Retype New Password*
.....

New Password*
.....

..... Fair

Change Transaction Password

Password*
.....

Retype New Password*
.....

New Password*
.....

..... Fair

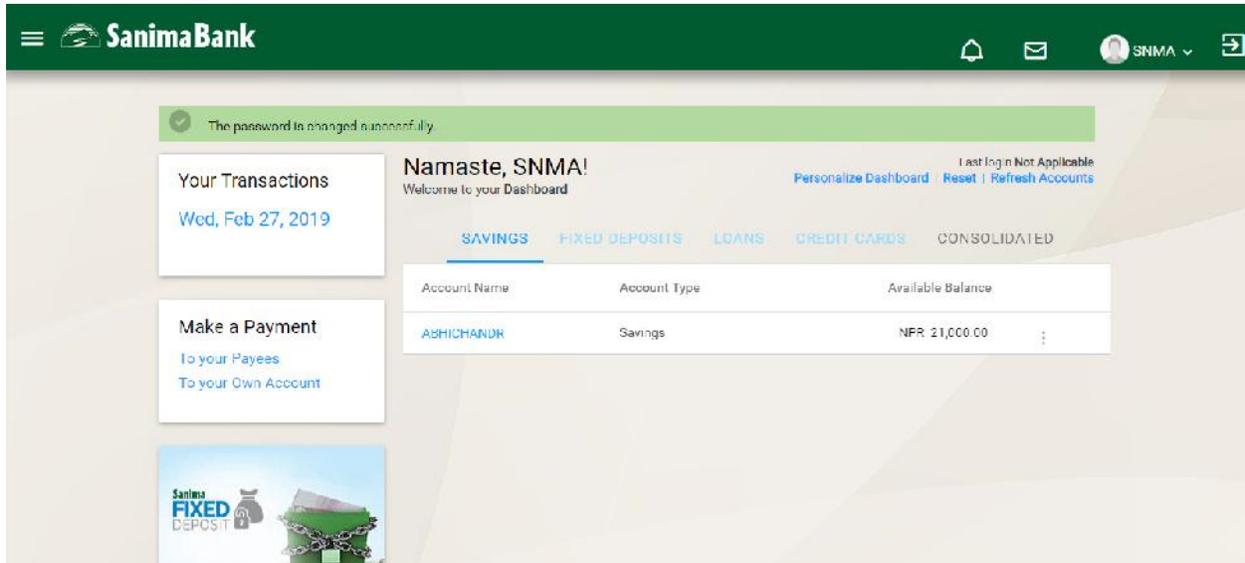
SUBMIT

To change sign in password, In the password section, enter the old password provided in PDF file and in New password, enter the new password as per password policy.

To change Transaction Password, In the password section, enter the old password provided in PDF file and in New password, enter the new password as per password policy.

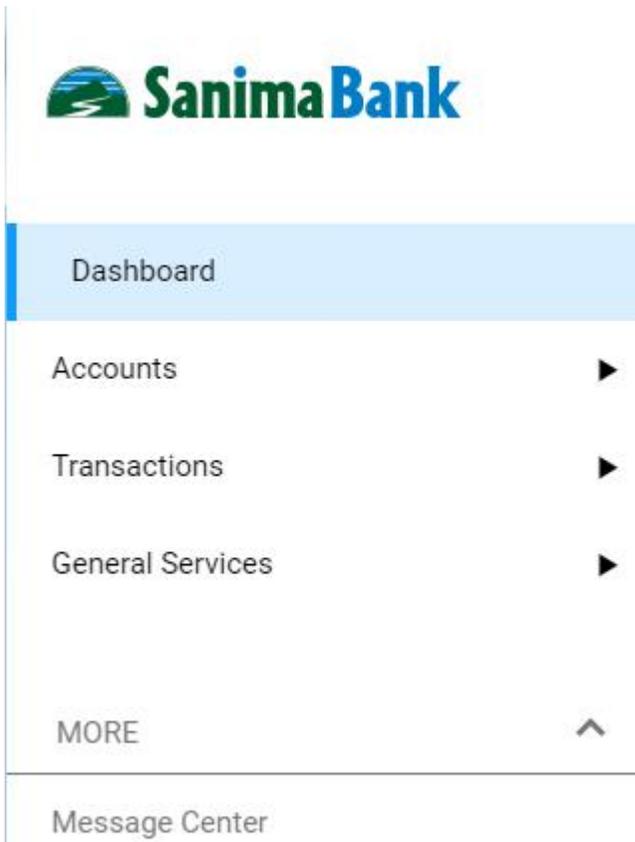
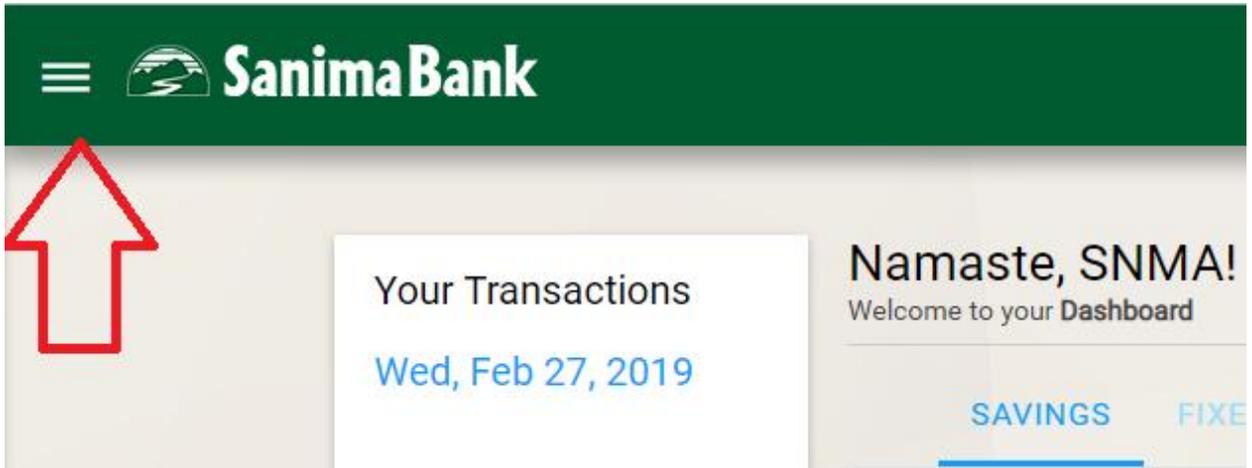
The **sign in** password should be different from **transaction password**.

13. After successfully login the dashboard screen will be displayed as below.

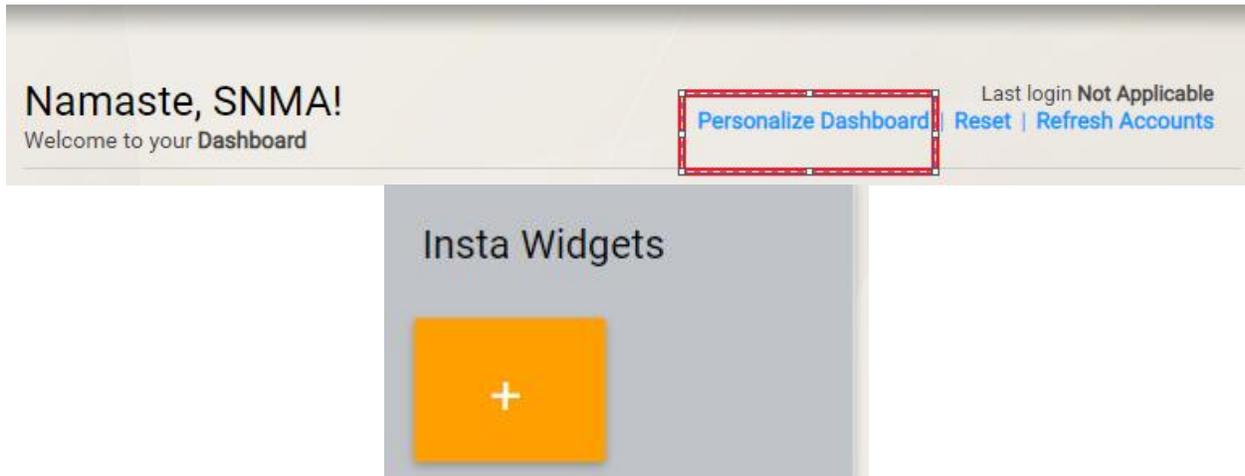


Ñ **To access available Menus**

You can go to menu options and click to access different menus.

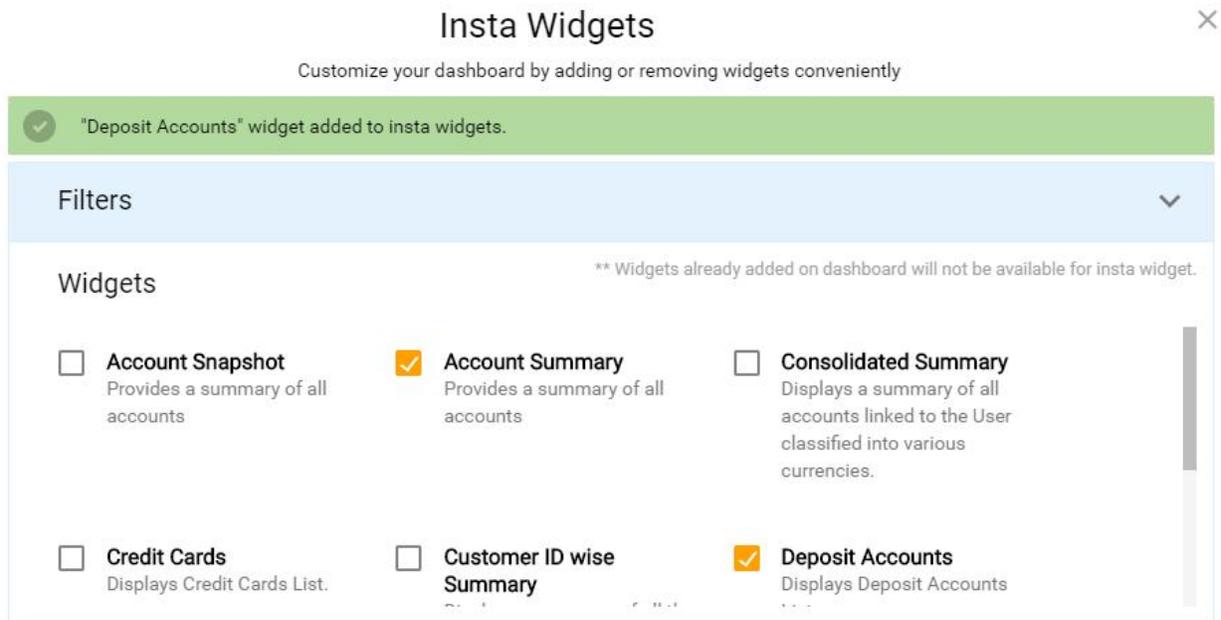


B. PERSONALIZE DASHBOARD



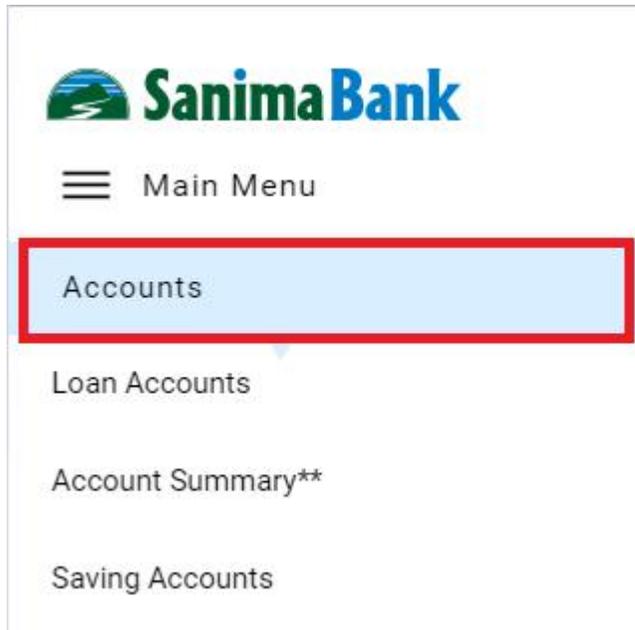
If you want to personalize your dashboard you can add or remove widgets by clicking on personalize dashboard section on top or "Insta Widgets" on bottom.

If you want to add "Account summary" and "Deposit Accounts", Click on the following section and the items will be displayed on the page.

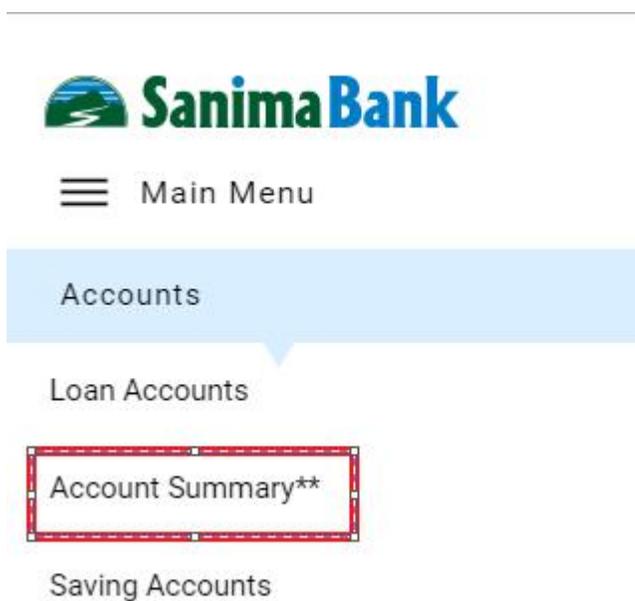


C. DETAILS OF BANK ACCOUNTS, BALANCE AND STATEMENT

1. If you want to view details of your bank account, balance and statement, Click on “Accounts” under “Main Menu”.



2. If you want to view statement of your accounts, Click on “Account Summary” and select the account number.



Search Accounts SEARCH

SAVINGS
FIXED DEPOSITS
LOANS
CREDIT CARDS

Account Number	Account Name	Total Balance	Available Balance
0 601 05 000		NPR 21,000.00	NPR 21,000.00

Download:

You can search Transactions and view statement for a period of time.

More Details ▾

Choose Statement Last 30 days ▾ GO

Transactions List - SBA - (NPR) - 07 01 05 0000 6

Date Remarks	Instrument ID	Amount (NPR)	Balance (NPR)
18/02/2019		21,000.00	21,000.00
BALANC...			

Download Details As PDF
OK

D. Fund Transfer

I. Fund Transfer To Own Accounts :

You can transfer your amount from one saving account to another saving account within Sanima Bank.

1. Go to Main Menu
2. Go to Transactions
3. Initiate Funds Transfer
4. Funds Transfer to Own Accounts

Transactions > Initiate Funds Transfer > Funds Transfer To Own Account

Funds Transfer To Own Account

INITIATE FROM TEMPLATE

1 ————— 2 ————— 3
Payment Details Preview and Confirm Summary

Set Payment Date & Frequency * Indicates Mandatory Fields

Transaction Date (dd/MM/yyyy)* 28/02/2019

Make a Payment From

Pay From Account* Select ▼

Make a Payment To

My Accounts in Home Bank* Select ▼

Amount* NPR

5. Fill up the Details and click on “CONTINUE”.
6. Confirm your details with Transaction Password and click on “CONFIRM DETAILS”.

II. Fund Transfer To Third Party Accounts

You can transfer your amount from your saving account to other's saving account within Sanima Bank.

Before performing third Party transfer transactions, first you have to add Counterparty.

To add Counterparty:

1. Go to main menu
2. Go to Transactions
3. Go to Transactions Support Services
4. Go to Manage Counterparty
5. Click on Add Counterparty

The screenshot shows the 'Add Counterparty' screen with a breadcrumb trail: Transactions > Transaction Support Services > Manage Counterparty > Add Counterparty. The screen is divided into three numbered steps: 1. Counterparty Details, 2. Preview and Confirm, and 3. Summary. The 'Counterparty Details' section has fields for 'Name*' and 'Nickname*'. The 'Account Details' section has fields for 'Account Number*' and 'Confirm Account Number*'. A note '* Indicates Mandatory Fields' is present in the top right of the form area.

6. Fill up the Counterparty Details and Account Details. Please select counterparty Bank as Home Bank and click on "CONTINUE".
7. Confirm your details with Transaction Password and click on "CONFIRM DETAILS".

✔ The party type details are added successfully with the reference ID. Party type: [Counterparty] Ref. ID: [9902]



Counterparty Details



Preview and Confirm



Summary

Counterparty Details

Counterparty ID: 9902

Nickname: TEST

Name: TEST

Account Details

Account Number: 0010009070111

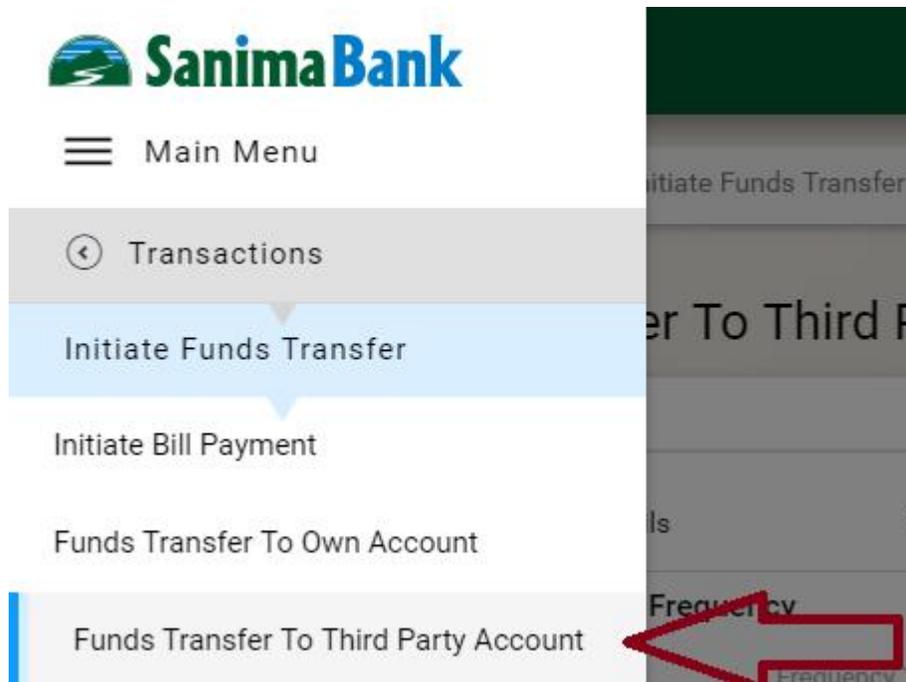
Network: Within Bank

Counterparty Bank: Home Bank

Bank Identifier: 001

Ñ **To Transfer fund to Third Party accounts:**

1. Go to Main Menu
2. Go to Transactions
3. Go to Initiate Funds Transfer
4. Go to Funds Transfer to Third Party Account



5. Fill up the Beneficiary Details and click on “CONTINUE”.
6. Enter your Transaction Password to confirm the details and click on “ SUBMIT”.

E. LOAD E-SEWA :

You can load amount from your saving account to your own or other's e-wallet.

Before loading funds to wallet, first you need to add beneficiary wallet ID (Biller).

To Add Biller:

1. Go to Main menu
2. Go to Transactions
3. Go to Transaction Support services
4. Go to Manage Billers
5. Click on Register Biller

Transactions > Transaction Support Services > Manage Billers > Register Biller

Register Biller

Search

Billers List

Name	Category	
E-SEWA ID	Utilities	Register

You can add a new biller [here](#)

6. Click on Register

7. Fill up the details and click on "CONTINUE".

Register Biller

* Indicates Mandatory Fields

Name: E-SEWA ID

Nickname* my_esewa

E-SEWA ID* 9841111111

Set A Maximum Amount Payable to Biller? Yes No

[BACK](#) [CONTINUE](#)

To Load amount to Esewa:

1. Go to Main Menu
2. Go to Transactions
3. Go to Initiate Fund Transfer
4. Go to Initiate Bill Payment

Create New Funds Transfer

□ **1** ————— **2** ————— **3**

Payment Details Preview and Confirm Summary

Set Payment Date & Frequency * Indicates Mandatory Fields

Frequency Type* One Time ▼

Transaction Date (dd/MM/yyyy)* 17/05/2019 

Make a Payment From

Pay From Account* ▼

Available Balance :

Make a Payment To

Payment Billers* MY_ESEWA LOAD ▼

Amount* NPR _____

Other Details

Remarks _____

ACTIONS ▼ **CONTINUE**

5. Select account from drop down menu, fill up the required details and click on "CONTINUE".
6. Check payment details, enter confirmation details (Transaction Password / OTP) and click on "SUBMIT".

