

Content

Introduction		2
1.	Installation and getting started	3
2.	Aggregation	6
3.	Portfolio tools	31
4.	Reports	35
5.	Backup and restore	38
6.	Preferences	40
7.	Taxes	41
8.	Financial planning	49
9.	Frequently asked questions	54



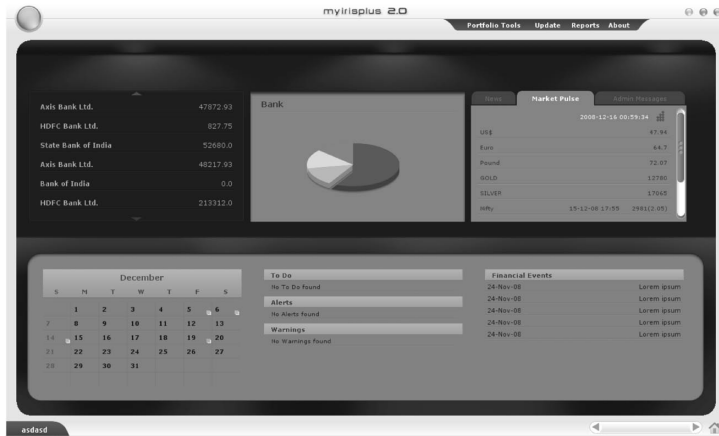
1. Introduction

Myiris.com is India's most comprehensive personal finance portal for information on stock markets, companies, mutual funds, economy, broker research and much more. In addition, Myiris.com offers multiple tracking and analysis tools for investors, such as the portfolio tracker, risk analyser and research tutorial. Myiris.com now brings to you myiris plus, an innovative software tool that promises to immensely simplify the process of maintaining your financial records and filing your taxes. Detailed information and analysis is now available to you at a mouse-click as myiris plus can record every single transaction (bank, credit card, mutual fund or equity related) over a period of time, and aggregate it in one single view.

Now you can see a break-up of your income, investments and expenditure whenever you wish. You can also generate your Income Tax Return form on your desktop, ready for submission at the Income Tax office.

Now, how much simpler can it get? In addition, this user-guide will see you through the entire process of creating your profile, updating your bank, credit card, mutual fund, equity and other investment records and finally computing your tax and creating your Income Tax Return form. Please refer to the FAQ section for troubleshooting queries and quick tips.

myiris plus home page



1. Installation and Getting Started

1.1 Installation of myiris plus

Hardware and Software Requirements for running myiris plus

You need the following minimum hardware and operating system configuration to install and run myiris plus.

- Hardware: P-IV 1.8 GHz Processor, 1 GB RAM, 50 MB installation space.
 - Operating System: Win 2k / Win XP/ Win Vista and Java Version 1.6
- However, for optimal performance, the following hardware configuration is recommended:
- Hardware: P-IV 2.0 GHz Processor, 2 GB RAM, 100 MB installation space.



- Operating System: Win 2k / Win XP/ Win Vista and Java Version 1.6

1.2 Procedure for installing myiris plus:

1. Insert the CD provided to you into your CD drive
2. The myiris plus installer will start up. In case it does not, browse to the Cd and click on the application
3. Follow the steps outlined in the installer to complete the setup of myiris plus.
4. Once myiris plus has been installed, you need to register for myiris plus. For registering myiris plus, you need to click on “Get registration Key” on the “Register myiris plus” screen. You will need to put the required details and register yourself. Alternatively, you can go to www.myirisplus.com/registration.php

Once you have registered at the website with all relevant details, you will receive an email with your unique registration key. Put the registration key, email- id and date of birth to register your copy of myiris plus. You need to be connected to the internet during this process – where the actual validation of your copy of myiris plus takes place.

In the registration screen, you need to create an Admin password to perform certain administrative tasks – like creating application users, setting their passwords, and taking backups and restoring from past backups.

1.3 Post Registration

Once you have registered myiris plus, you will need to:

- Create profile (users who will access myiris plus)
- Set user passwords

To create Profiles and set their passwords, click on Profile Snapshot and add Profile Names and the Password

Note: Each profile name denotes an individual who will be able to track their finances using myiris plus.

1.4 Logging in and adding Accounts

Once a user profile has been created, you need to re-login to myiris plus as a user. So, restart myiris plus, and in the 'Login screen', select the 'Profile Name' with which you want to login. If you have set a password for this profile, you will need to provide the profile specific password, and then you will be able to add further details.

The first time you login to myiris plus with a newly created profile, you will be taken to a screen where you can

Add Profile Details – like Full Name, Date of Birth, etc.

Add Accounts – Setup your account relationships with various financial institutions





2. Aggregation

What is an account?

Each of your financial providers is an account eg: if you bank with three banks, each bank is an 'account'. We recommend you start to use the application with a few accounts, to get familiar with myiris plus. You can always add more accounts later. To start with, if you have accounts with any of the providers who give you statements in a myiris plus readable format we recommend you start with those first.

2.1 Adding Accounts:

myiris plus allows you to record and update transactions for the following types of accounts.

- Equity
- Mutual Funds
- Deposits
- Bank
- Cash
- Credit cards
- Assets (Gold Jewellery, House property, Bullion, Motor vehicles, Paintings/Stamps, etc.)
- General insurance
- Insurance
- Stock options
- Bonds and debentures

- PPF
- Post office schemes
- Loans

2.1.1 Banks

a. Adding a bank account:

Every time you use myiris plus, you are taken to the myiris plus home page.

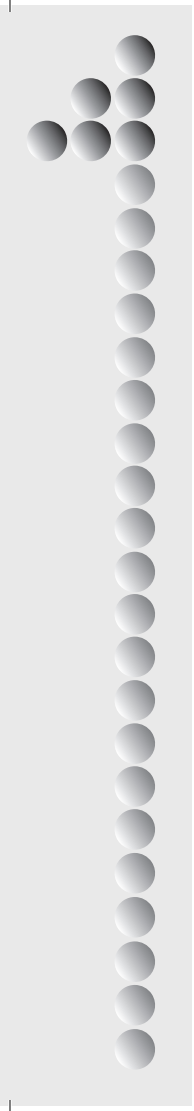
To add a bank account:

- Click on 'Accounts' option on 'Start' button of the Home page.
- Select 'Bank'
- Click on 'Quick Add Account' icon

Adding Bank Account

The screenshot displays the 'myirisplus 2.0' application window. The main window shows a 'Transactions' table with columns for Date, Description, Amount, Closing Balance, and Flag. An 'Add Transaction' dialog box is open in the foreground, allowing the user to enter transaction details. The dialog box includes fields for Description, Transaction Number, Amount, Type of Transaction, Transaction Mode, Mode Details, Party Name, Transaction Date, Category, Closing Balance, Fees, and a checkbox for 'Auto Tag'. The background table shows a list of transactions from August 2008, including entries for 'Withdrawal', 'ST & CESS ON AT', 'NEFT-0039015341', 'SAL IPIS BVSIGNE', and 'IB BILLPAY DR-HC'.

Date	Description	Amount	Closing Balance	Flag
18-Aug-2008	ATW-5264190112	100.00	821.78	W
16-Aug-2008	SAP-5264190112	17.80	927.75	W
16-Aug-2008	ATS-5264190112	2000.00	945.55	W
14-Aug-2008	ATW-5264190112	10000.00	2945.55	W
13-Aug-2008	ATW-5264190112	3000.00	3296.55	W
12-Aug-2008	ST & CESS ON AT	2.20	15945.55	W
12-Aug-2008	NEFT-0039015341	30000.00	15947.75	W
09-Aug-2008	ATW-5264190112	1800.00	45947.75	W
08-Aug-2008	ATW-5264190112	4000.00	49947.75	W
06-Aug-2008	ATW-5264190112	7000.00	50947.75	W
03-Aug-2008	ATW-5264190112	2500.00	57947.75	W
02-Aug-2008	SAP-5264190112	17.80	60847.75	W
02-Aug-2008	ATS-5264190112	2500.00	60465.55	W
01-Aug-2008	IB BILLPAY DR-HC	12500.00	62965.55	W
01-Aug-2008	SAL IPIS BVSIGNE	3300.00	76465.55	W
31-Jul-2008	ATW-5264190112	500.00	81627.55	W
28-Jul-2008	ATW-5264190112	1000.00	43127.55	W
27-Jul-2008	POS 5264190112	5177.00	43127.55	W
26-Jul-2008	ATW-5264190112	1500.00	40358.55	W
26-Jul-2008	ATW-5264190112194096-THAME EAST	2000.00	49308.55	W
25-Jul-2008	ATW-5264190112194096-CCDC VASHI	3000.00	51308.55	W

- 
- Select the appropriate bank from the drop-down list
 - Create an 'Account Alias Name'
 - Click on 'Add'

b. Add Transactions in the bank account:

All transaction details can be updated from the statements given to you by your bank. There are 4 different ways to import your account transaction details into myiris plus as follows:

i Online Import: This will import online statement of a particular bank account.

- Click on 'Online Import' option of 'Import'
- Click on 'Next'
- Enter required details. The online import wizard will guide you through the process.
- Click 'Finish' to view. Your bank transactions will be displayed in a table.
- Click 'Ok' to add transactions to your account

ii Excel Import: You can import bank statement of a particular account in Excel Worksheet format. Just follow the following steps:

- Click on the excel icon on the transaction page.
- In the excel template which opens up fill the necessary details and verify the sheet and save the file.
- Click on 'Import Transaction' on the transaction page
- Click on 'Browse' icon to search for the saved bank transaction excel file in your computer

- Select the file and click 'Add'. Your bank transactions will be displayed in a table from where it can be imported.

iii Direct Importing of bank statements: myiris plus currently reads electronic statements of nineteen banks. So if you have accounts with any of these banks, you can import statements very easily. You will need to login to your net banking account, and download your electronic statements (in the format as mentioned next to the bank name in our list) to your desktop.

Once the statements are downloaded, you can import them to the application. If you are unable to locate how to download statements from your bank, or if you have downloaded a statement and are unable to import it into myiris plus, please mail us at support@myirisplus.com or call our helpdesk number 022-67231032.

If your bank provides an electronic statement, but it is not being read by myiris plus, please do contact us with a sample file, so we can build the necessary support for myiris plus to be able to read your bank formats as well.

And finally, if your bank provides no electronic statement at all, then you can use the option of manually inputting entries into the application. Once your bank account is set up, select the bank and manually insert your entries.



Following is the list of banks with this facility	
Banks	Format Supported by myiris plus
HDFC Bank	CSV, Microsoft Money
Kotak Bank	CSV
Syndicate Bank	CSV
IDBI Bank	Microsoft Money, TAB
ABNAMRO Bank	Tab separated/delimited
Bank of Baroda	Tab separated/delimited
Federal Bank	Tab separated/delimited
ICICI Bank	Tab separated/delimited, Microsoft Money
ING Vysya Bank	Tab separated/delimited
Punjab National Bank	Tab separated/delimited
State Bank of India	Tab separated/delimited
Axis	Tab separated/delimited
Citi Bank	XLS
Citi Union Bank	XLS
Indian Bank	XLS
State Bank of Bikaner and Jaipur	XLS
Yes Bank	XLS
Union Bank	Tab separated/delimited
HSBC Bank	Microsoft Money

iv. Manually entering bank transactions:

- Click on 'Add Transaction' icon
- A window pops up. Enter the transaction details here.
- Click on 'Add'
- Repeat the steps for every transaction to be added

You can also add transaction using the following steps:

- Right click on any blank transaction row
- Click on 'Insert'
- A window pops up. Enter the transaction details here.
- Click on 'Add'
- Repeat the steps for every transaction to be added

c. Auto calculate:

By enabling 'Auto calculate' option in your transaction, you will be able to view the updated balance of your account, once you enter that transaction. If you don't enable this option, you will need to manually enter the balance.

d. Splittable:

'Splittable' option in your transaction allows you to divide up a transaction into multiple categories. This functionality is useful when parts of a single transaction contain amounts allocated to different things.

e. Categorizing bank transactions:

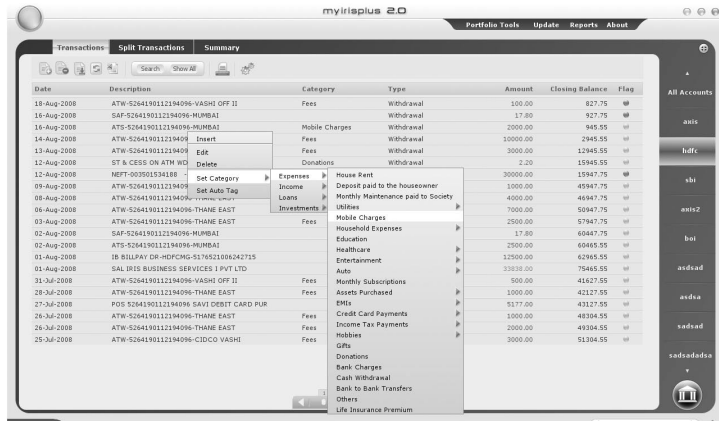
Using myiris plus, you can specify the nature of each of your banking transactions. This categorizing of transactions allows you to view your usage



patterns and easily compare them against budgets. myiris plus can also generate charts of your money usage and investment portfolio, so you can see a graphical break up of how exactly your money is earned and spent.

- Select a transaction row
- Click on any of the two icons next to 'Category' option. One displays the complete set of categories in a defined hierarchy. Click on the parent tag to expand the hierarchy. The other icon displays the most recently used

Setting up a category



categories.

- The list classifies all categories into 'Income', 'Expenses,' Loans', 'Investments' etc.
- Choose the category and double click on the same to assign.

f. Create new category:

myiris plus also provides you the option of creating your own category.

- Click on 'Manage' icon at the top of the transaction screen
- Click on 'Add Category Tag' icon
- A window pops up. Enter new category here
- You can also give `alias name` for the category
- Check boxes to define whether the category is taxable, splittable or you want to share the category with other profiles
- Click on 'Add'. The category will be added to the list
- Click on apply located at the bottom of manage table for all the changes to get effected.

Choose which categories you want to display on the transaction page:

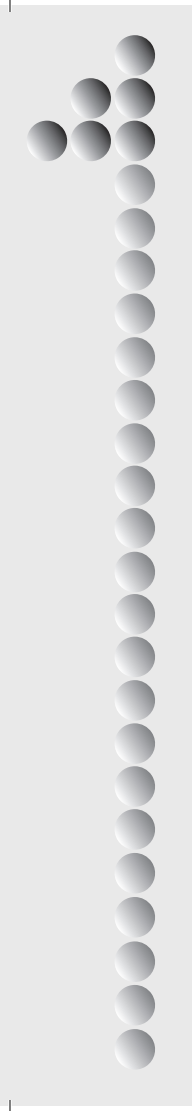
'show check box' in 'manage' module allows you to can choose which categories you want to display on the transaction page. With this option, you can customize and select only those categories that are relevant for you. With less number of categories displayed, the dropdown will be easy to navigate.

- Check or uncheck the 'Show' checkbox, if you want to show or hide the category on the transaction window

g. Auto Tag:

You can categorize a bunch of transactions together, by setting an 'Auto Tag'. Let's say you have 'Salary' income that comes in every month, and the item that is reported in your bank statement every month says 'Salary'. Using myiris plus, you can create a rule wherein everytime there is 'Salary' in the description, you can categorise it as 'Salary'.



- 
- To do this, right click on transaction row
 - Click on 'Set Auto Tag' option
 - A window pops up. Define the keyword here
 - Enter required details
 - Check the 'Case Sensitive' & 'Whole Word' checkboxes as required
 - Click on 'Add'
 - Once you create 'Auto Tag', the item will automatically get tagged with that keyword, for example, 'Salary'.

You can also set an 'Auto Tag' using following steps:

- Click on 'Manage' option on the start button
- Click on 'Tagging' icon on right hand side
- Click on 'Add Category Tag' icon
- A window pops up. Define the keyword here
- Enter required details
- Check the 'Case Sensitive' & 'Whole Word' checkboxes as required
- Click on 'Add'
- You can also delete an 'Auto Tag'. Just click on the 'Delete' icon, on right hand side of tagging page.

How to split transactions?

- To split a transaction, right click on a transaction row.
- The Split button appears. Click on it.
- A pop-up window appears. Enter details of cash usage in this window.
- Click 'Save'

2.1.2. Cash

a. Adding a 'Cash' account:

'Cash' account will help you monitor and analyze your cash transactions. Every time you use myiris plus, you are taken to the myiris plus home page. You can add a cash account using following steps:

- Click on 'Accounts' option on 'Start' button of the Home page.
- Select 'Cash'
- Click on 'Quick Add Account' icon
- A window pops up. Enter the required details here.
- Click on 'Add'

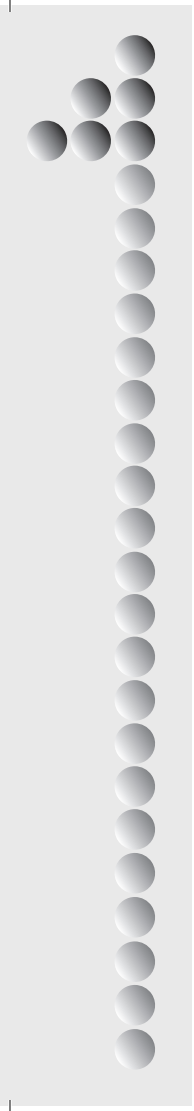
b. Add transactions in the accounts:

- Click on 'Add Transaction' icon
- A window pops up. Enter the transaction details here.
- Select the type of transaction – Deposit / Withdrawal. You can also set categories for the transaction
- Click on 'Add'
- Repeat the steps for every transaction to be added

You can also add transaction using the following steps:

- Right click on any blank transaction row
- Click on 'Insert'
- A window pops up. Enter the transaction details here.



- 
- Click on 'Add'
 - Repeat the steps for every transaction to be added

2.1.3. Credit card

a. Adding a credit card account:

To add a credit card account:

- Click on 'Accounts' option on 'Start' button of the Home page.
- Select 'Credit Card'
- Click on 'Quick Add Account' icon
- Select the appropriate issuer from the drop-down list
- Create an 'Account Alias Name'
- Click on 'Add'

b. Add Transactions in the accounts:

All transaction details can be updated from your credit card statements. There are 2 different ways to add your credit card transaction details into myiris plus:

i. Excel Import:

- Click on the excel icon on the transaction page.
- In the excel template which opens up fill the necessary details and verify the sheet and save the file.
- Click on 'Import transaction'
- Click on 'Browse' icon to search for the saved credit card transaction excel file in your computer

- Select the file and click 'Add'. Your credit card transactions will be displayed in a table from where it can be imported.

ii. Manually entering credit card transactions:

- Click on 'Add Transaction' icon
- A window pops up. Enter the transaction details here.
- Click on 'Add'
- Repeat the steps for every transaction to be added

You can also add transaction using the following steps:

- Right click on any blank transaction row
- Click on 'Insert'
- A window pops up. Enter the transaction details here.
- Click on 'Add'
- Repeat the steps for every transaction to be added

c. Categorizing credit card transactions: (Refer point 2.1.1.e)

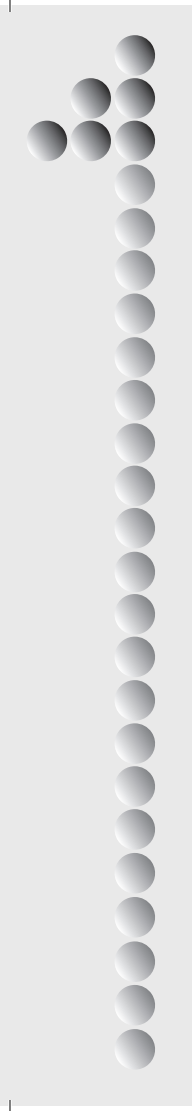
2.1.4. Adding a Mutual Fund account:

With myiris plus, you can monitor and analyze your investments in mutual funds. It allows you to have all your mutual fund accounts in one secure place.

Every time you use myiris plus, you are taken to the myiris plus home page. To add a mutual fund account:

- Click on 'Accounts' option on 'Start' button of the Home page.



- 
- Select 'Mutual Fund'
 - Click on 'Quick Add Account' icon
 - Select the appropriate Fund House from the drop-down list
 - Create an 'Account Alias Name'
 - Click on 'Add'

a. Add Transactions in the accounts:

All transaction details can be updated from the statements given to you by your AMC. There are three ways of entering mutual fund transactions

i. Excel Import:

- Click on the excel icon on the transaction page.
- In the excel template which opens up fill the necessary details and verify the sheet and save the file.
- Click on 'Import Transaction'
- Click on 'Browse' icon to search for the saved mutual fund transaction excel file in your computer
- Select the file and click 'Add'. Your mutual fund transactions will be displayed in a table from where it can be imported after tagging it appropriately

ii. Manually entering Mutual Fund (MF) transactions:

- Click on 'Add Transaction' icon located at the top of the transaction page
- A window pops up. Enter the transaction details here.
- Click on 'Add'
- Repeat the steps for every transaction to be added

You can also add transaction using the following steps:

- Right click on any blank transaction row
- Click on 'Insert'
- A window pops up. Enter the transaction details here.
- Click on 'Add'
- Repeat the steps for every transaction to be added

b. Setting up an SIP (Systematic Investment Plan) in myiris plus:

- Click on 'Add Transaction' icon located at the top of the transaction page
- A window pops up. Enter the transaction details here.
- Select 'SIP' option from the drop-down list in 'Investment Type'
- Select your scheme, and enter the required details
- Click on 'Add'
- All future SIP transactions will be auto populated in your mutual fund account

c. Adjusting SIP status:

If you missed an installment of your scheme or stopped your SIP, you can update the status using following options-

- Click on transaction row
- Change the status
- Select 'Disabled till enabled again', 'Disabled for the month'/quarter
- Click on the update transaction icon

Following colour codes helps in identifying the status of SIP transactions:

Red - Transactions disabled till end





Orange - Disabled for the month

Green - Active transactions

d. Update units received on dividends reinvested:

For updating units received on Dividend Reinvestment Plans (DRIPS) perform the following steps:

- Click on updates

All dividend reinvestments done will be displayed on the DRIPS pane in the mutual fund module.

e. Adjusting MF dividends: (both paid out and reinvested)

- Click on Update
- A corporate action window pops up.
- Check 'Dividend' checkbox under MF Corporate Action
- Click 'Ok'
- The dividend value for your MF holdings will be retrieved from myiris.com and the units to be received on reinvesting dividends will be computed and populated in your mutual fund account.
- Click on DRIPS to view the units received through dividends reinvested.
- Goto corporate action report to view dividends paid out.

View my aggregate Mutual Funds (MFs) holding:

Click on 'Holdings' tab on 'Mutual Funds' accounts page. 'Holdings' page will allow you to get a consolidated view of your MF holdings. You can view the updated value of your portfolio by updating latest NAVs.

2.1.5. Equity account

a. Adding an 'Equity' account:

myiris plus allows you to record and update transactions of your equity accounts. Every time you use myiris plus, you are taken to the myiris plus home page. To add an 'Equity' account:

- Click on 'Accounts' option on 'Start' button of the Home page.
- Select 'Equity'
- Click on 'Quick Add Account' icon
- Select the appropriate brokerage account and depository participant from the drop-down list
- Create an 'Account Alias Name'
- Click on 'Add'

b. Adding transactions in the accounts:

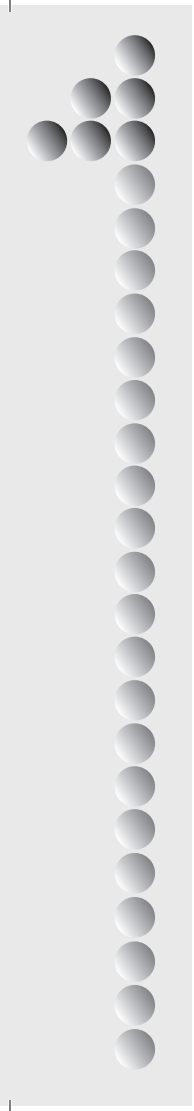
All transaction details can be updated from equity holdings statement given to you by your broker. Transactions can be added in the following ways:

i. Excel Import:

- Click on the excel icon on the transaction page.
- In the excel template which opens up fill the necessary details and verify the sheet and save the file.
- Click on 'Import Transactions'
- Click on 'Browse' icon to search for the saved equity transaction excel file in your computer
- Select the file and click 'Add'. Your equity transactions will be displayed in a table from where it can be imported after tagging it appropriately

ii. Manual Import



- 
- Click on 'Add Transaction' icon
 - A window pops up. Enter the transaction details here.
 - Click on 'Add'
 - Repeat the steps for every transaction to be added

You can also add transaction using the following steps:

- Right click on any blank transaction row
- Click on 'Insert'
- A window pops up. Enter the transaction details here.
- Click on 'Add'
- Repeat the steps for every transaction to be added

How can I get a consolidated view of my equity holdings?

Click on 'Holdings' tab on 'Equity' accounts page. 'Holdings' page will allow you to get a consolidated view of your equity holdings. Your equity holdings, classified by brokering firm, will be displayed here. You can view the updated value of your portfolio by updating the market price of your holdings.

c. Corporate action adjustment

- Click on Update
- A window pops up.
- Check 'Dividend' , 'Bonus' and 'Splits checkbox under Equity Corporate Action.
- Click on OK
- Click on 'Manage' on top of the transaction window
- Adjust the corporate action and click on apply.

2.1.6. Insurance

a. Adding a 'Life Insurance' account (policy):

myiris plus allows you to record and update transactions of your life insurance account. Every time you use myiris plus, you are taken to the myiris plus home page. To add a 'Life Insurance' account:

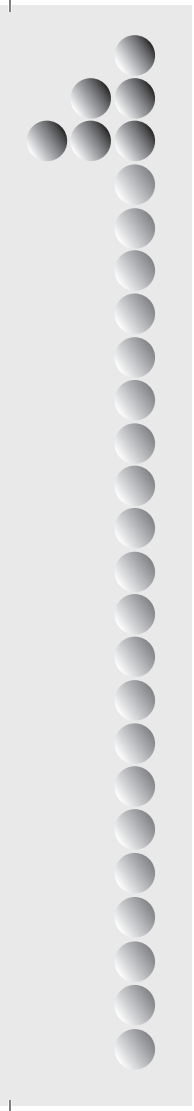
- Click on 'Accounts' option on 'Start' button of the Home page.
- Select 'Insurance'
- Click on 'Quick Add Account' icon
- A window pops up. Enter the required details here.
- Select the appropriate 'Policy Name' from the drop-down list
- Create an 'Account Alias Name'
- Click on 'Add'
- Another window pops up.
- Check the 'Yes' checkbox if any bonus is applicable on your policy. Enter the details
- Select if bonus is 'Guaranteed' or 'Indicative' from the drop-down list
- Check the 'Yes' checkbox if there is any loan against your policy. Enter the details
- Click on 'Add'

Note- While adding the account (policy) if the 'Policy Type' is – Endowment, Term or Whole Life, check the 'Yes' checkbox if any the policy is converted during the year. Enter the details. Click on 'Add'

While adding the account (policy) if the 'Policy Type' is - Pension, check the 'Yes' checkbox to add the pension detail. Enter the details. Click on 'Add'

While adding the account (policy) if the 'Policy Type' is – Money back, check





the 'Yes' checkbox if you want to add the payout detail. Enter the details. Click on 'Add'

While adding the account (policy) if the 'Policy Type' is - ULIP, enter the details of fund allocation for ULIP scheme. Click on 'Add'

How can I get a consolidated view of my ULIP fund allocation?

Click on 'ULIP' tab on 'Insurance' accounts page. 'ULIP' page will allow you to get a consolidated view of your fund allocation in various ULIP policies

2.1.7. General Insurance

a. Adding a 'General Insurance' account:

myiris plus allows you to record and update transactions of your general insurance account. Every time you use myiris plus, you are taken to the myiris plus home page. To add a 'General Insurance' account:

- Click on 'Accounts' option on 'Start' button of the Home page.
- Select 'General Insurance'
- Click on 'Quick Add Account' icon
- A window pops up. Enter the required details here.
- Select the appropriate 'Type of cover' from the drop-down list . You can select from - Health Insurance, Group Health Insurance, Vehicle Insurance, House Insurance
- Create an 'Alias Name'
- Click on 'Add'

b. Update 'Renewal', 'Claims', and 'Cancellation' transactions:

myiris plus allows you to update your 'General Insurance' transaction with 'Renewal', 'Claims', and 'Cancellation' options.

To update a 'General Insurance' transaction, follow these simple steps:

- Click on transaction row
- Select the appropriate option -'Renewal', 'Claims', and 'Cancellation'
- A window pops up. Enter the required details here.
- Click on 'Add'

c. Deleting 'Renewal', 'Claims', and 'Cancellation' transactions:

All 'Renewal', 'Claims', and 'Cancellation' transactions can be deleted as follows:

- Click on transaction row
- Click on the delete icon located at the extreme right corner of the expanded row of the transaction to be deleted

2.1.8. Loan account

a. Adding a loan account:

With myiris plus, you can keep a track of your loans and loan payments. It will summarize your loan transactions at the click of a button. Every time you use myiris plus, you are taken to the myiris plus home page. You can add a loan account using following steps:

- Click on 'Accounts' option on 'Start' button of the Home page.
- Select 'Loans'
- Click on 'Quick Add Account' icon
- Select the name of the lender from the drop-down list



- Create an 'Account Alias Name'
- Select the loan type – Home / Vehicle / Personal / Other
- Click on 'Add'

b. Add transactions in the accounts:

- Click on 'Add Transaction' icon on the top of the page
- A window pops up. Enter the required details here.
- Click on 'Add'

Loan Transaction Form

The screenshot displays a software interface for managing loan transactions. A modal window titled "Add Transaction" is open, prompting the user to "Please fill all the required details." The modal contains the following fields:

- Bank name
- Amount towards Principal
- Cheque/DD No.
- Amount towards Interest
- Date of Payment
- EMI
- Outstanding Balance
- Remarks

At the bottom of the modal are "Add" and "Cancel" buttons. The background window, titled "Transactions", shows a table of transaction history:

Payment ...	Total Prind	Outstanding ...	Remarks
06-May-2008	10000.00	\$4000.00	17th installment paid to
02-Apr-2008	10000.00	72000.00	16th installment paid to
05-Mar-2008	10000.00	80000.00	15th installment paid to
01-Feb-2008	10000.00	88000.00	14th installment paid to
02-Jan-2008	10000.00	96000.00	13th installment paid to
05-Dec-2007	10000.00	104000.00	12th installment paid to
01-Nov-2007	10000.00	112000.00	11th installment paid to
03-Oct-2007	10000.00	120000.00	10th installment paid to
04-Sep-2007	10000.00	128000.00	9th installment paid to
02-Aug-2007	10000.00	136000.00	8th installment paid to
04-Jul-2007	10000.00	144000.00	7th installment paid to
01-Jun-2007	10000.00	152000.00	6th installment paid to
03-May-2007	10000.00	160000.00	5th installment paid to
04-Apr-2007	10000.00	168000.00	4th installment paid to
02-Mar-2007	10000.00	176000.00	3rd installment paid to
02-Feb-2007	10000.00	184000.00	2nd installment paid to
02-Jan-2007	10000.00	192000.00	1st installment paid to

The interface includes a "Login" button at the bottom left and a navigation bar at the bottom right with "Loan > Transactions" and a home icon.

You can also add transaction using the following steps:

- Right click on any blank transaction row
- Click on 'Insert'
- A window pops up. Enter the transaction details here.
- Click on 'Add'
- Repeat the steps for every transaction to be added

2.1.9. Deposits account:

With myiris plus, you can monitor and analyze your investments in bank and company deposits. Every time you use myiris plus, you are taken to the myiris plus home page. To go to 'Deposits' account:

- Click on 'Accounts' option on 'Start' button of the Home page.
- Select 'Deposits'
- Click on the appropriate option
 - Bank Fixed Deposits
 - Recurring Bank Deposits
 - Company Fixed Deposits

a. Adding transactions in the 'Deposits' account:

To add transactions, go to appropriate 'Deposits' section and follow these simple steps:

- Click on 'Add Transaction' icon located at the top of the transaction page
- A window pops up. Enter the transaction details here.
- Select appropriate bank from the drop-down list. Create 'Bank Alias'
- Click on 'Add'
- Repeat the steps for every transaction to be added



Adding a deposit Account

The screenshot shows the 'myirisplus 2.0' software interface. The main window has a menu bar with 'Portfolio Tools', 'Update', 'Reports', and 'About'. Below the menu bar are three tabs: 'Bank Fixed Deposits', 'Bank Recurring Deposits', and 'Company Fixed Deposits'. The 'Bank Fixed Deposits' tab is active, showing a table with columns 'Name' and 'Type'. The table contains one entry: 'Allahabad Bank1' with 'Regular' type. A modal dialog box titled 'Add Transaction' is open in the center. It has a subtitle 'Please select maturity price'. The dialog contains the following fields and options:

- Bank Name: Dropdown menu with 'ABN Amro Bank' selected.
- Bank Alias: Text field with 'ABN Amro Bank' entered.
- Holder: Text field with 'ss Middle Name Last Name' and a person icon.
- Nominee: Text field with 'ss Middle Name Last Name' and a person icon.
- Branch Name: Text field with 'goa' entered.
- Type: Dropdown menu with 'Cumulative' selected.
- Deposit Number: Text field.
- Deposit Amount: Text field with '1000' entered.
- Deposit Date: Text field with '15-Dec-2005' and a calendar icon.
- Rests: Text field with 'Monthly' selected.
- Interest Rate: Text field with '10' entered.
- Interest Frequency: Text field with 'Select' and a dropdown arrow.
- Maturity Value: Text field with '22000' entered.
- Maturity Date: Text field with '09-Dec-2011' and a calendar icon.
- Remarks: Text field.
- Tax Saving Scheme: Radio buttons for 'Yes' (selected) and 'No'.

At the bottom of the dialog are 'Add' and 'Cancel' buttons. The main window also has a 'Login' button at the bottom left and a breadcrumb trail at the bottom right: 'Bank Fixed Deposits > Bank Fixed Deposits'.

Check the 'Tax Saving Scheme' checkbox, if it is tax saving bank fixed deposit scheme. With this option, the entry will be automatically updated in Tax module to make your tax preparation faster and easier.

If the company is unlisted, click on 'Add Company'. Enter the 'Company Name'. Click on 'Add'



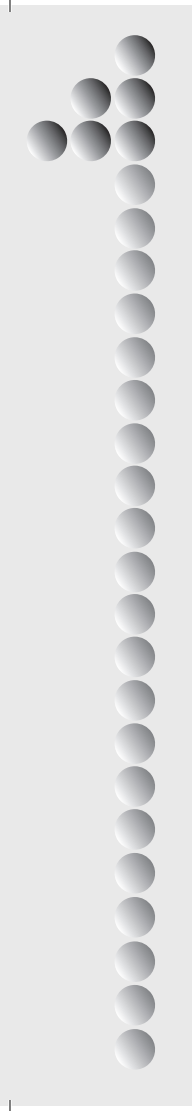
You can also add transactions using the following steps:

- Right click on any blank transaction row
 - Click on 'Insert'
 - A window pops up. Enter the transaction details here.
 - Click on 'Add'
 - Repeat the steps for every transaction to be added
- b. How do I edit my transaction if I prematurely withdraw my deposits?
- Right click on transaction row
 - Click on 'Withdrawal'
 - A window pops up. Enter the withdrawal transaction details here.
 - Click on 'Add'
 - Once you click on 'Add', the status of the deposit will be displayed as 'Withdrawn'.

2.1.10. All other accounts

For adding transactions in all the other accounts, follow these simple steps:

- Click on 'Accounts' option on 'Start' button of the Home page. Add the asset account
- On the transaction window click on 'Add Transaction' icon located at the top of the transaction page

- 
- A window pops up. Enter the transaction details here.
 - Click on 'Add'
 - Repeat the steps for every transaction to be added

2.2. Editing and deleting transactions

2.2.1. All account transactions can be edited using the following steps:

For 'Quick edit', click on transaction row

Edit any field and click on the update transaction icon

You can also edit transaction details using the following steps:

Right click on a transaction row

Select 'Edit'

A window pops up. Edit the transaction details here.

Click on 'Add'

Repeat the steps for every transaction to be edited

2.2.2 All transactions can be deleted in 3 ways:

a. Click on transaction row and click on the delete icon located at the extreme right corner of the expanded row

b. Right click on a transaction row and select 'Delete' option

c. Select a transaction row and select 'Delete' icon on the top of the transaction page

3. Portfolio Tools

myiris plus gives you a host of tools such as Watchlist, Alerts, Price updates (equity and bullion), NAV updates (MFs and ULIPs), Benchmark Comparisons, Research, News, Corporate action adjustments, DRIPs, SIPs, Stock Scroller

3.1. Watchlist

You can monitor stocks/mutual funds you wish to buy by adding the same to myiris plus watchlist.

Adding stocks to the watchlist

- Select Watchlist from Portfolio Tools in the top menu bar
- Select stocks or mutual funds
- A watchlist window opens. To add companies/schemes click on insert icon on top of your watchlist table. A popup opens. Enter the company name/scheme names you wish to track. Select the company/scheme name from the list and click on >>
- The company/scheme name will be added and will be displayed on the list given on the right side.
- If you wish to delete a company/scheme name from the watchlist, select the same from the list given on the right side and click on <<. The company will be deleted.
- Update the prices of the stocks/schemes in your watchlist by clicking on 'Refresh' located on top of the watchlist table.



3.2. Update Prices, NAVs, Corporate Actions, Master Files

- Select Update on the top menu bar
- A pop up window opens. Select the option you wish to update
- Click on Ok
- The prices, bullion, NAVs, dividends, bonuses and splits data will be retrieved from myiris.com and displayed on myiris plus
- If you now wish to adjust for bonuses and splits, click on Manage icon on the top of your transaction screen of Equity and adjust. Click on apply at the bottom of the manage screen. All the chosen corporate actions will now be adjusted.
- To view all the corporate actions applicable for portfolio, go to Corporate ActionReport
- Master files include the list of all listed companies, MF schemes, Insurance policies, banks, credit cards, brokers, depository participants etc. If a company has got recently listed and you want in it myiris plus – go ahead and update your master files. It's always advisable to update your masters once a week.

3.3. Charts and Benchmark Comparisons

You can view charts showing historical prices/NAVs and volumes of any MF scheme or listed company. You can also compare the same with any benchmark – an index or any other scheme or stock.

Viewing Charts

- Select Charts from Portfolio Tools in the top menu bar
- Select stocks or mutual funds
- A Chart window opens. Select a company/scheme from the dropdown

The chart and volumes will be displayed.

- If you wish to compare, select Compare. Choose the benchmark from the dropdown you wish to compare your stock/scheme against.
- The charts will then display the chosen stocks/schemes and benchmarks and provide you with an excellent chart tool.

Online updation window

Online Updates

Equity

Stock Price

Corporate Action

Bonus

Dividend

Split

Mutual Fund

NAV Price

Corporate Action

Dividend

ULIP

NAV Price

Master

Insurance	<input type="checkbox"/>	General Insurance	<input type="checkbox"/>
Bank	<input type="checkbox"/>	Bench Mark	<input type="checkbox"/>
Brokerage	<input type="checkbox"/>	Equity	<input type="checkbox"/>
Credit Card	<input type="checkbox"/>	DP	<input type="checkbox"/>
Loan	<input type="checkbox"/>	Mutual Fund	<input type="checkbox"/>
Scheme	<input type="checkbox"/>	Sub Sector	<input type="checkbox"/>
Equity Oriented	<input type="checkbox"/>		

OK Cancel



3.4. Research, News and Stock Scroller

You can view a snapshot of the company or an MF scheme on the research page. To access this page select Research or News from Portfolio Tools on the top menu bar.

myiris plus also gives you an option to create your own stock scroller with stocks you hold or wish to monitor. To run your stock scroller, select 'Stock Scroller' from Portfolio Tools in the top menu bar.

3.5. Alerts

You can set Events (alerts, warnings, reminders) in myiris plus. To set the same,

- Go to Monitor on the Start menu
- Select Events
- You are now on the Events screen. You can set alerts, reminders and warnings by clicking the add icon on the bottom panel.
- Click on the date in the calendar to view the events on that date.
- You can also view all the financial transactions done on any particular date by clicking 'View Financial Transactions' on any date on the calendar.
- You can also view all major financial events likely to happen in future like results, portfolio announcements, dividend declarations etc.

Alerts can be changed by clicking on the 'pencil' icon next to the alerts and cancelled by clicking the 'dustbin' icon next to each alert.

4. Reports

myiris plus provides you a comprehensive list of reports which enables you to track your finance in the most effective manner. It will help you to see your financial situation at a glance and give you full control of your personal finances. It helps you to monitor your investments and thus ensure your financial objectives remain in focus and on track. You can get these reports by clicking 'Start' button and choosing 'Reports'. You can take print outs of these reports at will. Following are various reports in myiris plus:

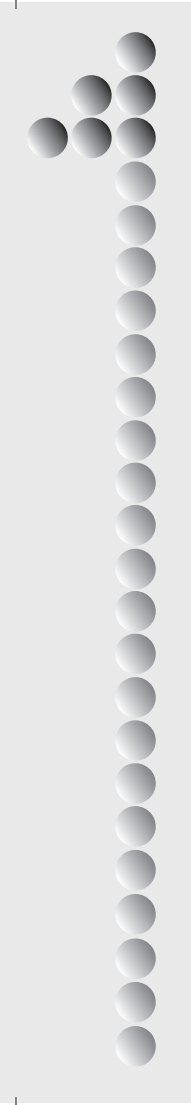
- Income Expense Report
- Networth Report
- Capital Gains Report
- Portfolio Report
- Cash Flow Report
- Corporate Action Report
- Budget report

4.1. Income Expense Report

Based on the items you have categorized in banks, cash and credit cards, you will get a summary of your income and expenses. All incomes and expenses which are not categorized will be clubbed under a common head 'Uncategorized Income/Expenses'. You can view the same information in a pie chart, by selecting the charts option. The dropdowns given at the top of the report enables you to select a category or a date range and analyse incomes and expenses.

Networth Report

Based on your assets and liabilities that you have entered in the application, you can view an updated networth report - a summary view as well as a



detailed view. To view the break up of individual asset classes, click on the asset class. Please note that this will only compute your networth based on your last updated prices. So if you want to know what you are worth today, first update your stock, mutual fund, ULIP values, update corporate actions and dividends reinvested. (Use the Update menu item on the top bar of your application to do this), and then view this report.

4.2. Capital Gains Report

This report gives you the details of gains on all sale made during the chosen period. These gains are computed based on the Income Tax laws applicable for the period under consideration. Equity and Mutual Funds gains are computed by applying the first in first out (FIFO) logic. These gains are also taken to the tax module for computing total tax payable.

4.3. Portfolio Report

Monitor your traded investments (equity, Mutual Funds and ULIPS) using this report. A summary view as well as a detailed view is available. Detailed view gives you information on volumes, prices – latest price, previous close, high, low etc.

4.4. Cash Flow Report

Using this, you can track your cash inflow and outflow across different bank accounts, credit cards and cash accounts.

4.5. Corporate Action Report

This report gives you the details of all the corporate actions applicable for you. This includes bonuses, splits and dividends.

4.6. Budget Report

Use the budget feature in myiris plus to set up a budget. To keep an eye on budgeted expenses, you can compare your budget with your actual income and expenses. It will help you to keep your spending in line with your budget goals.

myiris plus provides detailed spending graphs, breaking down your budget and comparing what you have budgeted against what you actually spent. This allows you to see whether you have been budgeting effectively. Also helps you to know the composition of each heads of income and expenses in the total incomes and expenses respectively.

To set up a budget, follow these simple steps:

- Click on 'Start' button of the Home page.
- Select Reports
- Select Budget Report
- Click on 'Quick Budget'
- Set up budget amounts and the frequency of income expenditure
- Actual expenses for the period will be auto-populated
- Click on 'Comparison' tab to view a complete report

To view 'Income Expense', 'Networth Report', 'Capital Gains Report', 'Portfolio Report', 'Cash Flow Report' and Corporate Action Report:

- Click on 'Reports' option on 'Start' button of the Home page.
- Select the report you would like to view from the list of reports available

To take print outs of individual reports click the "Print" button on the report screen.





5. Backup and Restore

5.1. Backing up data

Backing up your data at regular intervals is recommended as a safeguard against accidental deletion of data, or if your hard drive crashes due to unfortunate circumstances. Having a backup of your financial data helps in this situation, as you can revert myiris plus to its original state, without having to go through the hassle of entering transaction data all over again.

To Backup your data, click on the “Start” button – and goto Manage.

- Select Backup/Restore.
- Choose Backup Location
- Choose any directory on your computer where your backup file will be written
- Click on the backup button

This will start the backup process - you might have to wait for a few seconds as the backup process completes. Once the backup is completed, you will get a message telling you where the backup was stored. Your data backup is encrypted and secure, and can only be re-used by you when you restore data from it.

Note: It is recommended that you backup your data often, and store this data offline – on a CD.

5.2.Restoring your data

If you have reinstalled myiris plus on your computer, and want to restore from a previous backup, you can access the “Restore” functionality after registering your fresh installation of myiris plus.

- Click the Restore from backup tab:
- Click on the “Browse” button and select the backup file from which you want to restore the data
- Click on Restore Button

myiris plus will now prompt you to enter the “Admin” password which you had used when the backup file was taken. Failure to supply the correct password will not allow you to restore your data.

Once the correct password has been supplied, myiris plus will restore your data and will show you a status message once the procedure is complete.

Once the data restore is complete, restart myiris plus, and login and view the data in the imported profiles.



6. Preferences

The settings in the preferences tab allow you to personalize myiris plus behaviour.

Internet Settings

If you are in a corporate network, or if you access internet from behind a proxy, you can store your internet settings here

Visual Effects

If you want to disable visual effects in myiris plus, you can choose to enable or disable this feature from here.

Iwealth Password

If you are a user of the web-based portfolio tracker, iwealth – <http://www.iwealth.in>, you can enter your username and password here, to synchronize your transactions from myiris plus with the online portfolio tracker.

Startup

Enable or disable alerts from showing up at startup

Enable Stock Scroller at startup

Modify your default startup page

7. Taxes

myiris plus-Tax will help you manage your taxes easily. It will allow you to make your tax preparation faster, easier and convenient. Just follow simple step by step process to prepare your tax returns. myiris plus-Tax enables tax computation with the help of data filled in at the aggregation stage. You have the option to auto-populate this data or fill data afresh. The following data can be auto-populated in the tax module:

- a. Capital Gains on equity and MF is taken from the aggregation module
- b. Income details in Bank taken from bank module
- c. Investment details entered in various bank accounts taken from various investment and asset accounts.

Please keep these documents ready with you before you start filling out the tax module:

- Form 16 (salary certificate)
- Form 16A (in case of deduction of TDS from interest)
- Details of any sale made during the year (apart from the ones recorded in your myiris plus modules)
- Details of income like interest, dividend, rental income from house property etc.
- Details of tax saving investments made and housing EMIs paid.
- Advance tax and self assessment tax challans, if any
- Bank statements from 1st April of the previous year to 31st



March of the current assessment year.

- Cheque leaf (for getting the MICR code which is the second set of numbers mentioned on a cheque leaf)
- PAN Card
- Acknowledgement of return filed last year, if any

To go to myiris plus-Tax, click on Start button and goto Taxes

Step 1

Adding Tax Return Information

In order to generate your Income Tax Return form, you will need to give some information viz. your name, address, sex, age, father's name etc. To add these details:

- Click on 'Tax Return Information' on the home page of myiris plus – Tax
- Fill in the required information. You need not fill all the information at once. Just give the mandatory details (which are marked in *). The application will prompt for the other details just before generation of ITR form.
- Click 'Save & Exit' once you come to the last page of General Details

Step 2

Enter the year you want to file returns for.

Filing year is the year in which you file your returns and the return is normally filed in the year subsequent to the year in which income is earned. Technically, it is called assessment year.

Step 3

Select Beginners Mode or Professional Mode.

Whether you are a veteran or a beginner, the user-friendly interface will make filing your tax return quick and easy. Two modes are provided - the Beginners mode and the Professional Mode. Beginners Mode is designed for beginners and provides comprehensive guidance with interpretation bulletins, to automatically generate appropriate ITR form dully filled. Professional Mode is designed for individuals acquainted with tax provisions.

7.1. How to use Beginners Mode

With step-by-step answering of the questions presented in my Taxes Beginners' Mode, it can easily be used by any novice. In a question and answer format, the page walks you through each section of your tax return to help make sure that you are not missing any deductions or missing any income that needs to be reported. A check box is displayed before each of the choices. Click on it to select the answer

On clicking 'Next' after answering all of the questions you will be taken to the 'Income details' page of Beginners' Mode.

Income details is classified under the heads 'Salary', 'Other Income', 'Housing', 'Capital Gains Income Source', 'Deduction', 'Exemption', 'Clubbing', 'Setoff', 'Tax Deducted At Source (TDS)' and 'Total Income'. Each head is explained below.

Salary

The 'Salary' section is designed in accordance with the Form 16. Please keep the Form 16 given by your employer with you while filling this section.





- Select the 'Add New Form' option.
- Fill all the required details.
- Click on 'Save & Exit'.
- Click on 'Back'.

Other Income

If you receive income from any other sources such as National Savings Certificates or Post Office Deposit Certificates, click on 'Add' button and fill in the details, click on 'Save & Exit'.

Housing

This category includes details of rent received on houses owned by you or interest paid on housing loans

- Click on 'Add' button.
- Select the 'Add New Form' option.
- Fill all the required details.
- Click on 'Save & Exit'.
- Click on 'Back'.

Capital Gains Income Source

You earn capital gains if you have sold any asset during the year. If you have income from capital gains, you need to fill-in data in this section.

- Click on the 'Add' button. A list of assets will appear.
- Click on the options applicable to you and fill the corresponding details.
- Click on 'Save & Exit'.
- In case of 'Shares of listed or unlisted company', if you have entered

these transaction details in the Equity module, capital gains on the same will automatically appear in the Tax module.

- The summary of the assets entered is displayed on the home page of Capital Gains. The summary has been grouped as Equity, Mutual Fund and Other assets. You can check or uncheck the Asset Group check boxes and view the group you wish. If you don't wish to include capital gains of any asset in your tax computation, you can uncheck the 'Active' check box against the asset.
- For claiming capital gains exemption click on 'Add Exemption' button.
- Select the 'Add New Form' option.
- Fill all the required details.
- Click on 'Save & Exit'

Deduction

This category includes details of any tax saving instruments such as a life insurance policy or a pension scheme.

- Click on 'Add' button.
- Enter the details of investments
- Click on 'Save & Exit'.

Exemption

This includes incomes which are earned by you but not subject to tax.

- Click on the 'Add' button for a list of all types of income which are tax exempt. Enter the amount of income against each income source applicable to you.
- Click on 'Save & Exit'.
- Clubbing





If your income includes income of another person (E.g: Income from minor child, or income from investments in your spouse's name), click on the 'Add' button.

- Select the 'Add New Form' option.
- Fill all the required details.
- Click on 'Save & Exit'.
- Click on 'Back'.

Setoff

This category includes details of unadjusted losses carried forward, if any

- Click on the 'Add' button.
- Select the 'Edit' option of the assessment year in which you incurred loss from a source.
- Fill all the required details.
- Click on 'Save & Exit'.

TDS

In this category details of Tax Deducted (other than salary) and details of advance tax and self assessment tax paid are to be mentioned.

- Click on 'Add' to enter the details.
- Fill all the required details.
- Click on 'Save & Exit'.
- Click on 'Back'.

Total Income

This category includes information on interest, relief and annual information return.

- Click on 'Add' to enter the details.
- Fill all the required details.
- Click on 'Save & Exit'.

7.2. How to use Professional Mode

- Select Professional Mode.
- Click on 'Next'
- You will be taken to the 'Professional Mode' wherein 10 different sections will be listed. Each of these sections is explained above.
- Click 'Add' to go to the appropriate sections and fill in the required details

Important information – at every step, you can take information entered in your aggregation module by clicking on 'Auto-Fill'

Step 4

Tax Computation

On 'Income Details' page, click on 'Tax Computation' button at the bottom. A table showing your income details and break up of your total payable tax will be displayed.





Step 5

Generating Income Tax Return

Based on the information filled in myiris plus-Tax, the application chooses the form for you. The chosen form will be displayed at the bottom of the Tax Computation page. Click on the 'Generate ITR Form' button to view your Income Tax Return form. The tax return form as applicable to you will be automatically chosen by myiris plus. ITR 1 is generated if you are earning income from salary and/ or interest and / or family pension. If you have other sources, ITR 2 is generated.

The form generated is editable. To do this click on the information you wish to edit. You can either print this report, create a PDF of the original/edited form or generate an xml.

Print out your form, sign at the indicated places, and submit at your Income Tax office.

8. Financial Planning

The Financial Planning section as the name suggests, makes you aware of your current financial condition, and provides guidance and advice for a secure financial life, now and in future, based on your expectations and goals.

On the myiris plus home page, please click on the Financial Planning option in the left panel of your screen. Once you are on the Financial Planning section you will be required to perform the following steps:-

Step 1 – On the right panel of your screen click on `Risk Profiler` – which will take you through a risk test.

In order to assess your risk appetite, you will have to input details from the available drop down menus, in the risk test, viz., your age, financial dependents, occupation, average monthly income in the first dialog box. Click on the forward arrow tab, below to go to next window in the calculator.

The next four dialog boxes will have multiple choice questions asking for your preferences in various real life situations in order to understand your investment psychology. You will be required to enter your choice using radio buttons.

Once you click `OK` you can view the `Risk Report`. You can also view it by clicking on the `Report` tab placed next to Risk Test tab. The report will show your risk tolerance level, asset allocation strategy and suggest you measures to improve the same.





Step II- Now take up a detailed Financial Planning exercise by clicking on `Questionnaire` on the right panel of your screen.

Questionnaire has seven sections namely, General, Assets, Liabilities, Goals, Expectations, Retirement and Insurance each of which has to be filled in completely.

The `General` section, will require you to first enter your Personal Details. The next will be `Income and Expenditure` details, which if already entered while registering with myris plus need not be filled in again, and may be retrieved by clicking on the hyper link `Retrieve from Myirisplus`

The `Assets` section, will require you to click on `add new` or `Retrieve from Myirisplus` in case you have already entered the requisite details while registering with myris plus, to retrieve the data.

The `Liabilities` section will require you to click on `add new` or `Retrieve from Myirisplus` in case you have already entered the requisite details while registering with myris plus, to retrieve the data.

After filling in the above info you need to click on `add` tab to confirm the above, or else click on `cancel` in case of erroneous entries. You can add as many assets/liabilities as you want by clicking on `Add new` tab every time.

The `Goals` section will require you to click on `add new` tab, upon which a dialog box will emerge, which will ask you to enter your goals details.

Click on `Add` to confirm the information entered.

You can add as many goals as you want by clicking on `Add new` tab every time.

The `Expectations` section, will require you to enter your expected rate of returns from equities and debt market instruments, and also your estimation of rate of inflation, in the near and long term.

The `Retirement` section, will require you to enter retirement details like the age you wish to retire, age till you wish to support yourself etc.

The `Insurance` section will require you to enter particulars about your insurance policies. click on `add new` or `Retrieve from Myirisplus` in case you have already entered the requisite details while registering with myris plus, to retrieve the data.

You can add as many insurance policies as you want by clicking on `Add new` tab every time.

Step III- Click on `Reports` on the right panel of your screen, to generate financial planning reports based on your responses in the `Questionnaire` section. The following reports would be generated:

- Liquidity Analysis
- Goals
- Retirement





- Loan Amortization
- Cashflows; and
- Insurance

The `Liquidity` report will furnish liquidity analysis of your assets.

It provides a break up of your assets - both liquid and non-liquid, total and working assets and cumulative total of all. Pie charts will reflect percentage of liquid & non-liquid and working and non-working composition in your total assets. Based on the above data it computes your liquidity level, including your personal and residence property, and also your working asset liquidity ratio, expressed in percentage.

The `Goals` report divides your goals into short, mid, long and very long term goals and advises you of the total amount you need to invest monthly to meet your different goals on time, based on your actual investments as of now, and the gap that needs to be filled. Commenting on your investment strategies, it recommends the desired equity-debt asset allocation for different time periods.

The `Retirement` report will give you a detailed post retirement cash flow statement based on the inputs given by you. It will also advise you the amount you would need to invest to meet the retirement gap.

The `Loan Amortization` report, gives you a cash flow projection of all the loans you wish to take in future to meet your goals on time. It will reflect your monthly EMI's, interest paid on loan and amount of loan outstanding at the end of each month. This will help you plan for your future expenses/

loan repayments in advance. You can select different goals in the dropdown menu in the right side of the top bar to view the loan amortization report for that goal.

The `Cash Flow` report does an in-depth analysis of your cash flow situation, taking into account the following:

- Annual Income
- Annual Expenditure
- EMI's already being paid for the existing loans and also for the loans you wish to take in future
- Capital inflows in the form of assets matured, future loans to be taken and returns from the goals related savings as suggested in goals report
- Savings for each individual goals including your retirement savings
- Actual savings
- Net Cashflow

The report gives the projected cash flow from the current year to the final year of goal fulfillment or year of retirement whichever is farther, also depicting the gap between your current and projected cash flow situation.

The `Insurance` report, based on the details of the policies held by you, type of policies, tenure, premium paid, and sum assured, your present financial situation and future goals advises you the insurance cover you need currently. It also depicts the gap between the two and suggests you measures to meet your insurance needs.





9. Frequently Asked Questions

Getting Started

1. What are the ideal hardware and software requirements for running myiris plus on my computer?

You need the following minimum hardware and operating system configuration to install and run myiris plus.

- Hardware: P-IV 1.8 GHz Processor, 1 GB RAM, 50 MB installation space.
- Operating System: Win 2k / Win XP/ Win Vista and Java Version 1.6.

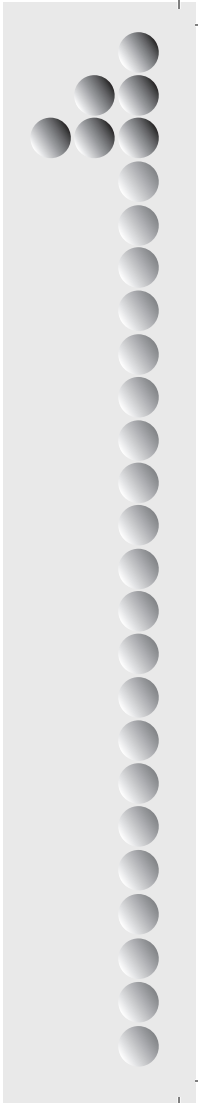
However, for optimal performance, the following hardware configuration is recommended:

- Hardware: P-IV 2.0 GHz Processor, 2 GB RAM, 100 MB installation space.
- Operating System: Win 2k / Win XP/ Win Vista and Java Version 1.6

2. Do I need to be online / connected to the internet to be able to use myiris plus?

No, not all the time. However, you will need to be online for the following times while using the product:

- When you are registering myiris plus for the first time.
- For direct import of transactions from banks
- For downloading your e-statements from your various providers (banks, brokers, mutual funds), which you can then import into the application.
- When you want to update your stock prices, NAVs of mutual funds, ULIP

- 
- prices, updated news, charts and research
 - For updating data for corporate actions and dividend reinvestment
 - For putting SIP transactions
 - In order to receive upgrades to the application, which we will be providing frequently
 - When you want to back up your data to a secure server on the web

3. Where do I begin?

Easy!

- Start with creating a profile for yourself (you can start with one, and go up to four for a custom licence, by creating separate profiles for other members of your family) (refer point 1.3).
- Next, add accounts for a selected profile (these are your financial providers, such as your banks, mutual funds, brokers etc). Again, you need not set up all your accounts - start with a few accounts, and add more later once you get familiar with the application (refer point 2.1).
- Direct import from bank. We recommend you start with creating accounts for those providers wherein transactions can be directly imported. (refer point) or providers that give you statements in a myiris plus readable format (refer point 2.1.1.b.iii).
- Categorise transactions - Do remember, once you have your transactions categorized (or 'tagged', as we call it), you can view a host of relevant reports; and set appropriate alerts. As always, the application offers tremendous flexibility. You don't need to categorise all transactions, you can always come back and categorize some of them later. And if you make a mistake while categorising, you can always change it! (refer point 2.1.1.e)



- Once you have categorised your transactions, you can now begin to actively track your money - view reports and analysis, get updated data on your investments and more

4. What do I do if I make an error or am stuck?

Firstly, don't worry! myiris plus offers tremendous flexibility. Even if you have incomplete information, or if you have made an error, you can always come back and correct it later. Do remember myiris plus is your personal finance organizer first, and is on your desktop; so no information can go anywhere unless you wish it to.

If you are stuck at any time, feel free to call our helpdesk numbers (022) 67231032.

Alternately, you can send us a mail at support@myirisplus.com, and we will revert to you as quickly as possible!

Creating Profile

5. What is a profile?

You may have more than one person in the family who may wish to use this application, we have allowed you to create up to four profiles in one installation of myiris plus. Each profile can track their finances separately, prepare their tax returns or do their financial planning.

6. How many profiles can I create in one installation of myiris plus?

By default, you can create up to four profiles in one installation of myiris plus. However you can buy more profiles if you wish to.

7. How can I buy more profiles?

You can buy additional profiles either online or through our partner who sold you the CD.

- a. Online buy - Login to www.myirisplus.com with the username and password mailed to you after registration. Click on 'Buy Profile' and make the required online payment.
- b. You can also buy additional profiles through our partner who sold you the CD.

Setting Account

8. What is an account?

Each of your financial providers is an account eg: if you bank with three banks, each bank is an 'account' you can maintain data of. We recommend you start to use the application with a few accounts, to get familiar with myiris plus. You can always add more accounts later. We recommend you start with providers wherein transactions can be directly imported or providers that give you statements in a myiris plus readable format (refer point 2.1.1.b.iii).

9. Do I need to fill all the fields for each account?

No, you need not fill in all fields. Fill in the mandatory ones and you can proceed. However, it is useful for your records (and for some features that we will be providing going forward) to fill in as much as possible.

10. Do I need to create all my accounts in the beginning itself?

Absolutely not! You can start with a few accounts and add more later, once you are comfortable working with myiris plus.





Updating bank, broking, mutual fund and credit card statements.

11. In future, how do I add a new account?

- Choose the type of account you want to add using following steps:
- Click on 'Accounts' option on 'Start' button of the Home page.
- Select appropriate account
- Add the details for the account, and you can then proceed to add the transactions.

12. How do I directly import transactions into my bank accounts?

You can directly import transactions with the 'Online Import' feature of myiris plus. This will directly import transactions of a particular account.

- Click on 'Online Import' option at the top of the transaction page
- Click on 'Next'
- Enter required details. The online import wizard will guide you through the process.
- Click Finish to view. Your bank transactions will be displayed in a table.
- Click 'Ok' to add transactions to your account

13. How do I import statements from my financial provider into myiris plus?

myiris plus currently reads electronic statements of nineteen banks.

So if you have accounts with any of these banks, you can import statements very easily. You will need to login to your net banking account, and download your electronic statements (in the format as mentioned next to the bank name in our list) to your desktop.

Following is the list of banks with this facility	
Banks	Format Supported by myiris plus
HDFC Bank	CSV, Microsoft Money
Kotak Bank	CSV
Syndicate Bank	CSV
IDBI Bank	Microsoft Money, TAB
ABNAMRO Bank	Tab separated/delimited
Bank of Baroda	Tab separated/delimited
Federal Bank	Tab separated/delimited
ICICI Bank	Tab separated/delimited, Microsoft Money
ING Vysya Bank	Tab separated/delimited
Punjab National Bank	Tab separated/delimited
State Bank of India	Tab separated/delimited
Axis	Tab separated/delimited
Citi Bank	XLS
Citi Union Bank	XLS
Indian Bank	XLS
State Bank of Bikaner and Jaipur	XLS
Yes Bank	XLS
Union Bank	Tab separated/delimited
HSBC Bank	Microsoft Money





Once the statements are downloaded, you can import them to the application. If you are unable to locate how to download statements from your bank, or if you have downloaded a statement and are unable to import it into myiris plus, please mail us at support@myirisplus.com or call our helpdesk number 022-67231032.

If your bank provides an electronic statement, but it is not being read by myiris plus, please do contact us with a sample file, so we can build the necessary support for myiris plus to be able to read your bank formats as well.

You can also import bank statement of a particular account in Excel Worksheet format. Just follow the following steps:

- Click on the excel icon on the transaction page.
- In the excel template which opens up fill the necessary details and verify the sheet and save the file.
- Choose on 'Import Excel' under import transactions
- Click on 'Browse' icon to search for the saved bank transaction excel file in your computer
- Select the file and click 'Add'. Your bank transactions will be displayed in a table.
- Click on 'Ok' to import the file

And finally, if your bank provides no electronic statement at all, then you can use the option of manually inputting entries into the application. Once your bank account is set up, select the bank and manually insert your entries. (Refer point 2.1.1.b.iv)

14. How can I import from other portfolio trackers?

myiris plus can import your equity and mutual fund portfolios from moneycontrol.com and from iwealth.com. For importing from other portfolio trackers, follow these steps:

- From moneycontrol.com - Login to moneycontrol. Click on "Transaction History on the left panel. Copy all equity and MF transactions (from Scrips bought to MF portfolio loss) and paste the same onto an excel sheet
- From Iwealth - Login into Iwealth and choose export to myiris plus under Tools
- Go to portfolio tools
- Click on 'Import'
- Select the appropriate external portfolio
- Select the location of the file
- Select stocks, mutual funds or both in case if you want to import both the classes Click on add
- In the pop-up window, tag all the companies to the appropriate equity account which you have already created.

Select the particular company name from the list.

Follow the same procedure for mutual funds also, in this case tag the appropriate fund alias names to the scheme name by clicking on 'set fund name' button

Fill in the fund details and click on 'Apply'.

15. How often do I need to update my transactions?

To have a reasonably current understanding of your finances, we advise you to update your bank/credit card/mutual fund/ equity transaction statements at





least once a month.

At the very least, you have all your information stored in one place. You can then choose to explore the other features of the application at your own leisure, since your statements are already imported in the application.

Think about it - importing statements into one place regularly is itself the first big step to getting organized

16. How can I update units received on dividends reinvested?

For updating units received on Dividend Reinvestment Plans (DRIPS) perform the following steps:

- Click on updates
- A window pops up.
- Check the box against mutual fund dividends
- Click on Ok

All dividend reinvestments done will be displayed in the DRIPS tab of the mutual fund module. The transactions displayed in the tab are the original buy transactions. Click on the same to view dividend reinvestment transactions.

17. How can I set up an SIP?

- Click on 'Add Transaction' icon located at the top of the transaction page of Mutual Fund account
- A window pops up. Enter the transaction details here.
- Select 'SIP' option from the drop-down list in 'Investment Type'
- Select your scheme, and enter the required details
- Click on 'Add'
- All future SIP transactions will be auto populated in your mutual fund account (Refer Point 2.1.4.b)

18. Can I edit an SIP transaction?

Yes. SIP units and prices can be edited.

Updating information of Other Assets / Liabilities

19. How do I update information of other asset / liabilities such as loans, insurance, property, deposits etc?

To update the information, choose the asset class and add your account details and then enter the details of the transaction manually.

You can create a new asset type, using following steps:

- Click on 'Accounts' option on 'Start' button of the Home page.
- Select 'Asset'
- Click on 'Quick Add Account' icon
- A window pops up.
- Fill in the required details and the account will be set up.

Creating and Tracking my Portfolio

20. When I am manually adding equity transactions, why do I need to provide STT, brokerage and other details? What if I don't have them?

STT, brokerage and other details are necessary at the time of computing your gains and taxes and we have a tax module as part of this application itself. It is always advisable to add these details for accurate calculation of gains. In case you don't know or remember your brokerage and STT, feel free to work with approximations (brokerage as 0.5% of the total purchase / sale value, and STT as 0.0125%, Service Tax as 12.36%). You can always edit / update this later, based on your contract notes.





Categorizing Transactions

21. How does tagging/categorizing a bank transaction help me?

Categorizing of transactions allows you to view your usage patterns and easily compare them against budgets. When you categorize bank transactions, myiris plus is able to generate break-up of your incomes and expenditure. You will be able to monitor your expenses and incomes better this way.

22. How do I categorize / tag my transaction?

To categorize any single transaction use the following steps:

- Select a transaction row
- Click on any of the two icons next to 'Category' option. . One displays the complete set of categories in a defined hierarchy. Click on the parent tag to expand the hierarchy. The other icon displays the most recently used categories.
- The list classifies all categories into 'Income', 'Expenses', 'Loans', 'Investments' etc.
- Choose the category and double click on the same to assign

However, the greater joy lies in categorizing a bunch of transactions together, by setting an 'Auto Tag'. Let's say you have 'Salary' income that comes in every month, and the item that is reported in your bank statement every month says 'Salary'. Using myiris plus, you can create a rule wherein everytime there is 'Salary' in the description, you can categorise it as 'Salary'.

- To do this, right click on transaction row
- Click on 'Set Auto Tag' option
- A window pops up. Define the keyword here
- Enter required details

- Check the 'Case Sensitive' & 'Whole Word' checkboxes as required
- Click on 'Add'
- Once you create 'Auto Tag', the item will automatically get tagged with that keyword, for example, 'Salary'.

Once you have categorized such 'repeat' items, you can categorize the rest individually.

23. Can I create my own categories / tags of expenses and income heads?

Yes, you can.

- Click on 'Manage' option on the start button
- Click on 'Add Category Tag' icon
- A window pops up. Enter new category here
- You can also give `alias name` for the category
- Check boxes to define whether the category is taxable, splittable or you want to share the category with other profiles
- Click on 'Add'. The category will be added to the list
- Click on apply located at the bottom of manage table for all the changes to get effected

24. How can I split my transactions?

The Transaction or the categories chosen as splittable will be displayed under split transactions.

- Right click on a transaction row.
- The Split button appears. Click on it.
- A pop-up window appears. Enter details of cash usage in this window.
- Click 'Save'





25. If I auto tag what happens to the transactions I have already tagged manually?

Transactions that you have already tagged manually will not be affected when you set an auto tag.

If you do want the manual transactions to be 're-tagged' based on your setting an automatic tag, then you will first need to 'uncheck' the boxes against Auto Tag, against the particular manual transaction that you want auto tagged.

Then use the 'refresh' icon (the green icon on the top right in your transaction statement area) to auto tag the unchecked boxes.

Tracking my Expenses

In order to effectively track your income and expenses, you will need to categorize your bank transactions, credit card transactions and also your cash withdrawals. Once you do that, myiris plus will generate break-ups of your incomes and expenses and allow you to monitor the same in an easy manner.

Tracking my Investments

26. How can I update my portfolio with all the corporate actions?

Click on Update on the top menu bar and choose the corporate action to be updated. Goto 'Manage' option under start and adjust all the corporate actions.

27. How do I see the current value of my investments?

This is a two step process.

- First, Select the Update option on the top menu bar, choose the option you

need to update. You will need to be online (connected to the internet) for this step.

- Second, view the updated value of each of your investments in the portfolio reports or in the respective asset window. (Refer point 4.2)

28. Does the application give me live stock prices for my investments?

myiris plus gets updated data from myiris.com, to provide you price data on your desktop. If you select the 'Stock Scroller' from Portfolio Tools on the top menu bar, you will automatically see the prices of the stocks that you hold or the ones put in Watchlist. If you haven't added your stock transactions into myiris plus as yet, the scroller will give an error message. All it means is that you need to first add equities before you use the ticker / stock scroller.

29. How do I create a watch list for stocks or Mutual Funds?

Select the Watchlist under the 'Portfolio tools' tab on the top menu bar. Click on the icon for 'Add Company' (near the Refresh button) and add stocks to your watchlist.

30. How do I get more information on stocks and mutual funds?

You can view more information for any stock in your portfolio or watchlist. This can be done by adding stocks/mutual funds in the watchlist. This can be done by selecting the 'monitor' option under the 'start' button. Here you can see updated news, price charts, and other scrip related information.

31. How can I do research on my holdings? How can I do a benchmark comparison?





You can analyze your holdings with the 'Portfolio Tools' option. Portfolio Tools has various options like 'Watchlist' and 'Charts'. You can do a benchmark comparison with the 'Charts' option.

32. How can I view a stock scroller?

You can view a stock scroller with 'Stock scroller' option under portfolio tools.

Using Reports

33. What are the lists of reports that this application will give me?

myiris plus provides you a comprehensive list of reports which enables you to track your finance in the most effective manner. You can get these reports by clicking 'Start' button and choosing 'Reports'. You can take print outs of these reports at will. Following are various reports in myiris plus:

- Income Expenses Report
- Cash Flow Report
- Capital Gain Report
- Networth Report
- Portfolio Report
- Corporate Action Report
- Budget Report
- Financial Planning Reports

Based on the items you have categorized in banks, cash and credit cards, you will get a summary of your income and expenses. All incomes and expenses which are not categorized will be clubbed under a common head 'Uncategorized Income/Expenses'. You can view the same information in a

pie chart, by selecting the charts option. The dropdowns given at the top of the report enables you to select a category or a date range and analyse incomes and expenses.

Networth Report: Based on your assets and liabilities that you have entered in the application, you can view an updated networth report - a summary view as well as a detailed view. To view the break up of individual asset classes, click on the asset class. Please note that this will only compute your networth based on your last updated prices. So if you want to know what you are worth today, first update your stock, mutual fund, ULIP values, update corporate actions and dividends reinvested. (use the Update menu item on the top bar of your application to do this), and then view this report.

Capital Gains Report: This report gives you the details of gains on all sale made during the chosen period. These gains are computed based on the Income Tax laws applicable for the period under consideration. Equity and Mutual Funds gains are computed by applying the first in first out (FIFO) logic. Gains on house property, land etc, are computed based on specific identification method. These gains are also taken to the tax module for computing total tax payable.

Portfolio Report: Monitor your traded investments (equity, Mutual Funds and ULIPS) using this report. A summary view as well as a detailed view is available. Detailed view gives you information on volumes, prices – latest price, previous close, high, low etc. **Cash Flow Report**

Using this, you can track your cash inflow and outflow across different bank accounts, credit cards and cash accounts.





Corporate Action Report

This report gives you the details of all the corporate actions applicable for you. This includes bonuses, splits and dividends.

Budget Report: Use the budget feature in myiris plus to set up a budget. To keep an eye on budgeted expenses, you can compare your budget with your actual income and expenses. It will help you to keep your spending in line with your budget goals.

myiris plus provides detailed spending graphs, breaking down your budget and comparing what you have budgeted against what you actually spent. This allows you to see whether you have been budgeting effectively. Also helps you to know the composition of each heads of income and expenses in the total incomes and expenses respectively.

To take print outs of individual reports click the “Print” button on the report screen.

Financial Planning Reports:- Financial planning section provides you with the following reports

- Liquidity Analysis
- Goals
- Retirement
- Loan Amortization
- Cashflows
- Insurance

34. How can I take a backup?

To Backup your data, click on the “Start” button – and goto Manage.

- Select Backup/Restore.
- Choose Backup Location
- Choose any directory on your computer where your backup file will be written
- Click on the backup button

This will start the backup process - you might have to wait for a few seconds as the backup process completes. Once the backup is completed, you will get a message telling you where the backup was stored. Your data backup is encrypted and secure, and can only be re-used by you when you restore data from it.

35. How can I restore the backup?

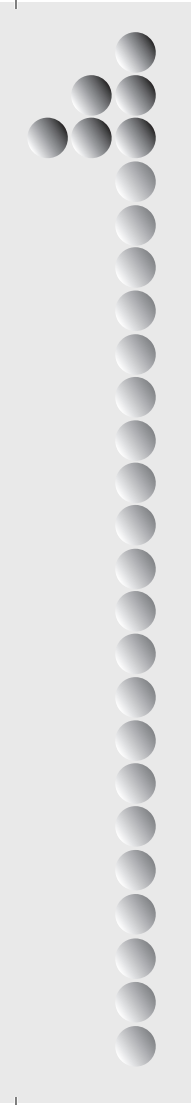
If you have reinstalled myiris plus on your computer, and want to restore from a previous backup, you can access the “Restore” functionality after registering your fresh installation of myiris plus.

- Click the Restore from backup tab:
- Click on the “Browse” button and select the backup file from which you want to restore the data
- Click on Restore Button

myiris plus will now prompt you to enter the “Admin” password which you had used when the backup file was taken. Failure to supply the correct password will not allow you to restore your data.

Once the correct password has been supplied, myiris plus will restore your





data and will show you a status message once the procedure is complete. Once the data restore is complete, restart myiris plus, and login and view the data in the imported profiles.

36. How do I analyze or budget my income and expenses?
myiris plus provides detailed spending graphs, breaking down your budget and comparing what you have budgeted against what you actually spent. This allows you to see whether you have been budgeting effectively.

37. Can I keep track of my realized capital gains?
Yes you can track both your realized and unrealized gains, using the 'Portfolio Report'

38. How do I view my aggregate equity holding?
Click on 'Holdings' tab on 'Equity' accounts page. 'Holdings' page will allow you to get a consolidated view of your equity holdings. Your equity holdings, classified by brokering firm, will be displayed here. You can view the updated value of your portfolio by updating the market price of your holdings.

Setting Alerts

39. What are alerts for?

You can set alerts to see a calendar of your bills and expenses to help you schedule bills, set reminders and -- most importantly -- help avoid late fees. It's a handy tool to make sure that you don't miss important bill payment dates.

40. How do I set alerts?

You can set Events (alerts, warnings, reminders) in myiris plus. To set the

same,

- Go to 'Monitor' on the Start menu
- Select Events
- You are now on the Event screen. You can set alerts, reminders and warnings by clicking the add icon on the bottom panel.
- Click on the date in the calendar to view the events on that date.

41. How do I change/cancel alerts?

Alerts can be changed by clicking on the 'pencil' icon next to the alerts and cancelled by clicking the 'dustbin' icon next to each alert.

Financial Planning

42. How can the financial planning section help me?

We have provided a detailed Financial Health Checkup and a broad Financial Plan with myiris plus. This allows you to make an assessment of your current financial health, and the targets you wish to set for yourself based on your life goals. This exercise can give you a roadmap for better financial planning. Based on your financial health check, you will be able to develop an investment strategy in line with your goals, current situation and risk profile.

Taxes

43. What documents and information do I need to keep ready before I start filling out the Tax module?

You will need the following documents to complete the Tax module:

- Form 16 (salary certificate)
- Form 16A (in case of deduction of TDS from interest)
- Details of any sale made during the year (apart from the ones recorded in your myiris plus modules)
- Details of income like interest, dividend, rental income from house





property etc.

- Details of tax saving investments made and housing EMIs paid.
- Advance tax and self assessment tax challans, if any
- Bank statements from 1st April of the previous year to 31st March of the current year.
- Cheque leaf (for getting the MICR code which is the second set of numbers mentioned on a cheque leaf)
- PAN Card
- Acknowledgement of return filed last year, if any

44. What type of ITR forms are supported by myiris plus?

myiris plus currently supports your tax preparation if you are a resident of India and are expected to use either form ITR-1 or ITR-2 (forms meant for non business people). This means you cannot use myiris plus if you are either running a business or you are a partner in a firm.

The tax return form appropriate to your needs is automatically chosen by the program. ITR-1 is generated if you are earning income from salary and/ or interest and/or family pension. If you have other sources of income, ITR 2 is generated.

45. What is 'Clubbing' in the Income Details section of the Tax Module?

If you are including income from any other person (e.g. income from a minor child, or an investment in your spouse's name) within you income, you need to answer questions under the Clubbing head in the Tax Module. You will need to treat those income streams as yours across different sections of the Tax module.

46. Do I have to compulsorily fill information for all heads in the Income Details section for tax computation? What happens if I skip a section that does not apply to me?

Only the sections applicable to you are needed for tax computation. For eg, If you do not own house property, you can safely skip the 'Housing Information' section.

47. What does the 'Acknowledgment' link at the top of ITR form do?

The 'Acknowledgement' link provides you with a receipt for your own records. You can print this and take it to the Income Tax office while submitting the ITR form. The Income Tax office will stamp it with a seal of acknowledgement indicating that your form has been accepted. You can now keep this with you for future reference.

48. Tell me more about the 'Setoff' section in the Tax Module?

The Income Tax Act allows adjustment of losses carried forward from earlier years against the income of the current year. Once you fill in the details of losses carried forward in the 'Setoff' section, myiris plus adjust these losses in the best possible manner that will result in the least amount of tax.

Security and myiris plus Updates

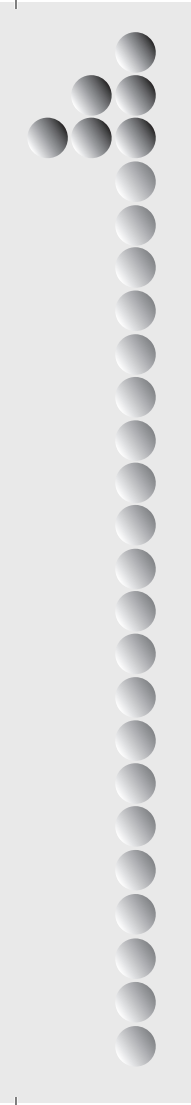
49. Is myiris plus secure? Where is my data stored?

myiris plus resides on your desktop, and so does all your data. This remains entirely at your end. Think of this like your own personal organizer, on your computer.

50. Is my data automatically backed up?

The data is NOT automatically backed up. However, you can choose to back





up your data either on your own local machine or to back it up online on one of IRIS' secure servers at a data centre. Please note that all the data you back up on IRIS servers is encrypted and can only be opened by you.

51. I forgot my myiris plus password. What do I do?

Click on 'Forgot Password' on the login screen. You will have to answer a set of security questions after which you be able to set a new password.

52. How do I get the new updates and features that will be incorporated in the coming version?

We will intimate you via email when there are new updates.

53. Will I lose my old data if I install the newer updates and features of myiris plus?

No, you will not. When you are installing an update, all your data will automatically be migrated to the newer version. You are however advised to take regular backups on your local machine.

Getting Help

54. What if I need help on using myiris plus?

You will be guided by pointers and instructions in the 'Help' menu of each section. If you need further help, please mail us at support@myirisplus.com or call our helpdesk numbers 022 67231032; or to connect to our online helpdesk, log on to <http://myirisplus.myiris.com>.