

User Manual - Digital Onboarding Platform

- User will visit Banks Corporate website <https://www.bankofmaharashtra.in/> and click on the **Online Loans**.

The screenshot displays the Bank of Maharashtra website interface. The browser's address bar shows the URL <https://www.bankofmaharashtra.in/>. The website features a navigation menu with links: Home, About Us, Locate Us, Careers, and Contact Us. The main header includes the Bank of Maharashtra logo and the text "बैंक ऑफ महाराष्ट्र Bank of Maharashtra" and "भारत सरकार का उद्यम". A banner for "Retail Bonanza 'Festive Dhamaka'" is visible, along with a QR code and a red arrow pointing to the "Online Loans" button. The "Online Loans" button is highlighted in orange. Other buttons include "Online SB Account", "Helpline", "Investor Relation", and "Branch/ATM". The right sidebar contains links for "Internet Banking", "Interest Rates", "Apply Online", and "Downloads". The footer shows social media icons for Facebook, Instagram, Twitter, LinkedIn, and YouTube. The Windows taskbar at the bottom indicates the date and time as 10:39 on 25-10-2021.

User will get various options for applying the Loan. i.e. Apply for Home Loan, Apply for Vehicle Loan

SQL command - Adminer Online Loans

bankofmaharashtra.in/online_loans

Home About Us Locate Us Careers Contact Us Type here to search...

Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक

Personal Corporate MSME Agriculture NRI Treasury LOG-IN

Online Loans

Home > Online Loans

Online Loans

Bank of Maharashtra provides many type of Online Loans for your ease.

Apply For Home Loan

Apply For Vehicle Loan

Internet Banking Interest Rates Apply Online Downloads Calculators

Last Visited Page

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Type here to search

10:42 25-10-2021

➤ User may click on Apply Online and use the same links for applying Loan

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Personal Corporate MSME Agriculture NRI Treasury LOG-IN

Loan Type	Interest Rate	Action
Housing Loan	6.80 % P.A	Apply Now!
Car Loan	7.05 % P.A.*	Apply Now!
Gold Loan	7.00 % P.A	Apply Now!
Deposit Schemes	4.90 % P.A.*	Know More
Loan Schemes	6.80 % P.A.*	Know More

Online Loans

Bank of Maharashtra provides many type of Online Loans for your ease.

Apply For Home Loan

Apply For Vehicle Loan

Internet Banking
Interest Rates
Apply Online
Downloads
Calculators

Last Visited Page

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Type here to search

10:44
25-10-2021

➤ **Housing Loan:**

select – appropriate option for - Are you an existing account holder?

User will select appropriate option i.e. Existing account holder (Yes/ NO) and accordingly submit Account Number and Mobile Number. User will tick both the checkboxes provided below Mobile Number and click on Send OTP.



Housing Loan

0 % Completed

1. Personal Details
2. Financial Details
3. Loan Details
4. Document Upload
5. Offer

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Personal details

Are you an existing account holder?

No ☒ Yes

CIF / Account number*

Your existing CIF / Account Number

Mobile number*

Your 10 digit mobile number

- ☐ I am applying as Individual, and I am not defaulter in bank loan.*
- ☐ I authorize Bank of Maharashtra & its Representatives to call me or SMS me with reference to my application. This consent overrides any registration for DNC / NDNC*

Send OTP

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Show all x

➤ User will receive the OTP on his Mobile. User will enter OTP and validates the OTP.

SQL command - Adminer | Online Loans | Bank of Maharashtra - Housing L... | +

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एक घर एक सपना

Housing Loan ⓘ

0 % Completed

1. Personal Details
2. Financial Details
3. Loan Details
4. Document Upload
5. Offer

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Personal Details

Are you an existing account holder?

No ☐ Yes ☒

CIF / Account number*

20045077143

Mobile number*

9422318871

☒ I am applying as Individual, and I am not defaulter in bank loan.*

☒ I authorize Bank of Maharashtra & its Representatives to call me or SMS me with reference to my application. This consent overrides any registration for DNC / NDNC*

Enter OTP

6 digit OTP

Validate OTP Wait for **10 secs** before retrying

OTP has been sent to your Mobile Number xxxxxx8871.

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Type here to search

10:52 25-10-2021 ENG

➤ **Personal details** – User will Submit all the Mandatory information required in personal details section and click on the Next Button.

The screenshot shows a web browser window with the URL `digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924`. The page is titled "Personal Details" and is part of a housing loan application process. On the left, there is a blue sidebar with the Bank of Maharashtra logo and a "Housing Loan" button. Below the logo, a progress bar indicates "0 % Completed". The sidebar contains a list of steps: "1. Personal Details", "2. Financial Details", "3. Loan Details", "4. Document Upload", and "5. Offer". The main content area contains the following fields:

- Title***: A dropdown menu with "Select" as the current selection.
- First Name***: A text input field with "First Name*" as a placeholder.
- Middle Name**: A text input field with "Middle Name" as a placeholder.
- Last Name***: A text input field with "Last Name*" as a placeholder.
- Religion***: A dropdown menu with "Select" as the current selection.
- Category***: A dropdown menu with "Select" as the current selection.
- Current Address ***: A section header for the address fields.
- Address Line 1***: A text input field with "Address Line 1*" as a placeholder.
- Address Line 2***: A text input field with "Address Line 2*" as a placeholder.
- Country***: A text input field with "Country*" as a placeholder.
- State***: A text input field with "State*" as a placeholder.
- City***: A text input field with a placeholder.
- Pincode***: A text input field with a placeholder.

At the bottom of the browser window, there is a taskbar with various application icons and a system tray showing the time as 10:53 on 25-10-2021. A "Show all" button is visible in the bottom right corner of the browser window.

SQL command - Adminer

Online Loans

Bank of Maharashtra - Housing L

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digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

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City*

Pincode*

Permanent Address *

Permanent address is same as above ?

No ☒ Yes

Address Line 1*

Address Line 2*

Country*

State*

City*

Pincode*

Marital Status*

Gender*

Date of Birth*

Email Address

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SQL command - Adminer

Online Loans

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digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

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Address Line 1*

Address Line 1*

Country*

Country*

City*

City*

Marital Status*

Select

Date of Birth*

DD / MM / YYYY

Mobile Number*

9422318871

Address Line 2*

Address Line 2*

State*

State*

Pincode*

Pincode*

Gender*

Select

Email Address

Email Address

Alternate Mobile Number

Alternate Mobile Number

Next

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➤ **Occupation Details** - User Will Submit all the Mandatory information required in Occupation details section and click on the Next Button.

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Housing Loan

0 % Completed

1. Personal Details
2. Financial Details
3. Loan Details
4. Document Upload
5. Offer

Occupation Details

Qualification*

Qualification*

Occupation*

Select

Official Email

Official Email

Official Phone Number

Official Phone Number

Company Type*

Select

Industry Type*

Select

Employer Name*

Employer Name*

Designation*

Designation*

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Employer Name*

Designation*

Total work experience* (In Years)

Select ▼

Employer Address *

Address Line 1*

Address Line 2*

Country*

State*

City*

Pincode*

Next

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Show all x

➤ **Financial Information** - User Will Submit all the Mandatory information required in Financial information section and click on the Next Button.

The screenshot shows a web browser window with the URL `digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924`. The page is titled "Financial Information" and is part of a loan application process. On the left, a blue sidebar contains a progress bar showing "20 % Completed" and a list of steps: "1. Personal Details ✓", "2. Financial Details", "3. Loan Details", "4. Document Upload", and "5. Offer". The main content area is white and contains several input fields for financial data:

- Monthly Gross Income***: A text box with the placeholder "Monthly Gross Income* (eg ₹ 25,000)".
- Monthly Deductions* (Other than EMI)**: A text box with the placeholder "Monthly deduction* (Other than EMI)".
- Monthly EMI***: A text box with the placeholder "Monthly EMI*".
- Monthly Net Income***: A text box.

Below these fields is a note: "Note : The primary income necessarily be salary or business income of the borrower. Following income which is of non-permanent in nature will not to be considered while calculating the repayment capacity of borrowers until it is substantiated by the relevant proofs and bank statement and as regular;"

Following the note is a list of income types:

1. Beauty parlor/ Boutique income
2. Tuition income
3. Brokerage
4. Free lancing income of irregular and inconsistent nature
5. Other income of non-permanent in nature
6. In case of rental income usually 50% of total expected annual rent and verified with bank statements, Rent Agreement and ITR.

Below the list is a toggle switch for "Do you want to add Loan Aailed And Bank Account Details?". The switch is currently set to "Yes".

At the bottom, there is a "Declaration :" section with a text area containing the following text: "I/We declare that all the particulars and information given in the application are true, correct, complete and up-to date in all respects, and if we have not withheld any information. I/We agree and confirm that I/We have read the terms and conditions of the account facility and the terms & conditions pertaining to usage of the channels with/ by Bank of Maharashtra, as may be in force from time to time. I/We further declare and confirm that the facilities, if any enjoyed by me/us with other banks has been disclosed herein above. I/We further declare that all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and up-to date in all respects and I/We have not withheld and information. I/We understand that certain particulars

The bottom of the screen shows a Windows taskbar with the search bar "Type here to search" and various application icons. The system clock shows "10:57 25-10-2021".

- **Co-Applicant Details** - User will select the - Do you want to add Co-Applicants? If user wish to apply for Loan with Co-Applicant, then user will Submit all the Mandatory information required in Co-Applicant personal details and click on the Next Button.

If User wish to add multiple co-applicants, then user will add multiple co-applicants and finally click on the Next button.

The screenshot shows a web browser window with the URL `digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924`. The page is for the Bank of Maharashtra Housing Loan application. On the left, there is a blue sidebar with the bank's logo and a progress bar showing 20% completion. The progress bar has five steps: 1. Personal Details (checked), 2. Financial Details (highlighted), 3. Loan Details, 4. Document Upload, and 5. Offer. The main content area has a toggle switch for "Do you want to add Co-Applicants?" set to "Yes". Below this is a note about income sources. A section titled "Details : Co-Applicant 1" is followed by a "Personal Details" form. The form includes fields for Title*, Last Name*, First Name*, and Middle Name, each with a "Select" dropdown. Below these are Religion* and Category* dropdowns. At the bottom, there are fields for Current Address* with Address Line 1* and Address Line 2*.

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Housing Loan

20 % Completed

1. Personal Details ✓

2. Financial Details

3. Loan Details

4. Document Upload

5. Offer

Do you want to add Co-Applicants? No ☒ Yes

Note : The income of Father, Mother, son, daughter, sister, brother, along with the spouse can be taken for deciding the quantum of loan and repayment capacity. Similarly, all the owners of the house property against which loan is proposed shall be taken as co-borrowers compulsorily.

Details : Co-Applicant 1

Personal Details

Title* Last Name* First Name* Middle Name

Select Last Name* First Name* Middle Name

Religion* Category*

Select Select

Current Address *

Address Line 1* Address Line 2*

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Type here to search

10:58 25-10-2021

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Online Loans

Bank of Maharashtra - Housing L

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digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

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Current Address

Address Line 1*

Address Line 1*

Address Line 2*

Address Line 2*

Country*

Country*

State*

State*

City*

City*

Pincode*

Pincode*

Permanent Address *

Permanent address is same as above ?

No

☒

Yes

Address Line 1*

Address Line 1*

Address Line 2*

Address Line 2*

Country*

Country*

State*

State*

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SQL command - Adminer

Online Loans

Bank of Maharashtra - Housing L

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digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

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Country*

Country*

State*

State*

City*

City*

Pincode*

Pincode*

Marital Status*

Select

Gender*

Select

Date of Birth

DD / MM / YYYY

Email Address

Email Address

Mobile Number*

Your 10 digit mobile number

Relationship with Applicant*

Select

Occupation*

Qualification*

Qualification*

Show all

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SQL command - Adminer

Online Loans

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digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

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Qualification*

Qualification*

Occupation*

Select

Company Type*

Select

Industry Type*

Select

Employer Name*

Employer Name*

Designation*

Designation*

Total work experience* (In Years)

Select

Employer Address *

Address Line 1*

Address Line 1*

Address Line 2*

Address Line 2*

Country*

Country*

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Show all

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Address Line 1*

Address Line 1*

Address Line 2*

Address Line 2*

Country*

Country*

State*

State*

City*

City*

Pincode*

Pincode*

Financial Information

Monthly Gross Income*

Monthly Gross Income* (eg ₹ 40,000)

Monthly Deductions* (Other than EMI)

Monthly Deductions* (Other than EMI)

Monthly EMI*

Monthly EMI*

Monthly Net Income*

Do you want to add Loan Aailed And Bank Account Details? No ☒ Yes

sql (23).csv

Show all

Country*

Country*

State*

State*

City*

City*

Pincode*

Pincode*

Financial Information

Monthly Gross Income*

Monthly Gross Income* (eg ₹ 40,000)

Monthly Deductions* (Other than EMI)

Monthly Deductions* (Other than EMI)

Monthly EMI*

Monthly EMI*

Monthly Net Income*

Do you want to add Loan Aailed And Bank Account Details? No ☒ Yes

Next

Add New Co-Applicant

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sql (23).csv

Show all

➤ **Loan Details** – User Will Submit all the Mandatory information required in Loan details and click on the Next Button.

The screenshot displays the 'Loan Details' page of the Bank of Maharashtra's online loan application system. The browser address bar shows the URL: digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924. The page features a blue sidebar on the left with a progress bar indicating 40% completion. The sidebar lists five steps: 1. Personal Details (checked), 2. Financial Details (checked), 3. Loan Details (active), 4. Document Upload, and 5. Offer. The main content area is titled 'Loan Details' and contains several input fields and dropdown menus. The fields are organized into two columns. The left column includes 'Loan Amount Requested*' (Amount Requested*), 'Agreement Value*' (Agreement Value*), 'Type of Loan*' (Select), 'Property Address *' (Address Line 1*), and 'City*'. The right column includes 'Repayment Period* (In Year)' (Select), 'Area of Property* (In sq. ft)' (Area of Property* (In sq. ft)), 'Purpose of Loan*' (Select), and 'State*'. A 'Show all' button is located at the bottom right of the form area. The Windows taskbar at the bottom shows the time as 11:02 on 25-10-2021.

Loan Details

40 % Completed

1. Personal Details ✓

2. Financial Details ✓

3. Loan Details

4. Document Upload

5. Offer

Loan Amount Requested*

Amount Requested*

Repayment Period* (In Year)

Select

Agreement Value*

Agreement Value*

Area of Property* (In sq. ft)

Area of Property* (In sq. ft)

Type of Loan*

Select

Purpose of Loan*

Select

Property Address *

Address Line 1*

Address Line 1*

State*

State*

City*


City*


Show all

- **Branch Selection:** User will select the preferred branch/ convenient Branch by selecting Branch State, Branch District and click on the Next Button.

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 Housing Loan

60 % Completed

1. Personal Details ✓

2. Financial Details ✓

3. Loan Details ✓

Branch Selection

Select a preferred branch for your loan

Branch State*

MAHARASHTRA

Branch District*

PUNE

Branch*

PUNE MAIN BRANCH (1150)

Next

sql (23).csv

Show all

Type here to search

11:03
25-10-2021

- **KYC Verification and Document Upload** - User will submit the available document information for KYC verification and click on verify button. KYC documents for verification are PAN / ITR / AADHAAR / PASSPORT. PAN and Aadhaar are mandatory documents. Upon completion of the verification, user will click on Next Button.

The screenshot shows a web browser window with the URL `digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924`. The page is titled "e-KYC" and features a sidebar on the left with the Bank of Maharashtra logo and a progress bar indicating 60% completion. The sidebar lists five steps: 1. Personal Details (checked), 2. Financial Details (checked), 3. Loan Details (checked), 4. Document Upload (highlighted), and 5. Offer. The main content area contains four verification sections, each with a text input field and a "Verify" button: PAN Verification* (input: ENTER PAN NUMBER*), ITR Validation (input: Enter Current yr acknowledgement no), Aadhaar Verification* (input: Enter Aadhaar Number*), and Passport Verification (input: ENTER PASSPORT NUMBER). The footer of the sidebar includes the copyright notice "© 2021 Bank of Maharashtra All Rights Reserved". The Windows taskbar at the bottom shows the time as 11:04 on 25-10-2021.

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Housing Loan

60 % Completed

1. Personal Details ✓
2. Financial Details ✓
3. Loan Details ✓
4. Document Upload
5. Offer

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e-KYC

PAN Verification*

ENTER PAN NUMBER*

Verify

ITR Validation

Enter Current yr acknowledgement no

Verify

Aadhaar Verification*

Enter Aadhaar Number*

Verify

Passport Verification

ENTER PASSPORT NUMBER

Verify

Task 1: Data Analysis and Visualization (100%)

➤ **Offer:** Upon completion of all the required submission, user will receive the Loan Offer. User will click on the “Apply for Loan”

The screenshot shows a web browser window with the URL `digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924`. The page is titled "Offer!!!" and displays a loan offer for a Housing Loan. The offer details are as follows:

Loan Amount	₹ 25,00,000.00
Loan Tenure	26 year(s)
Monthly EMI	₹ 17,180.00
ROI	6.85% per annum
CIBIL	771

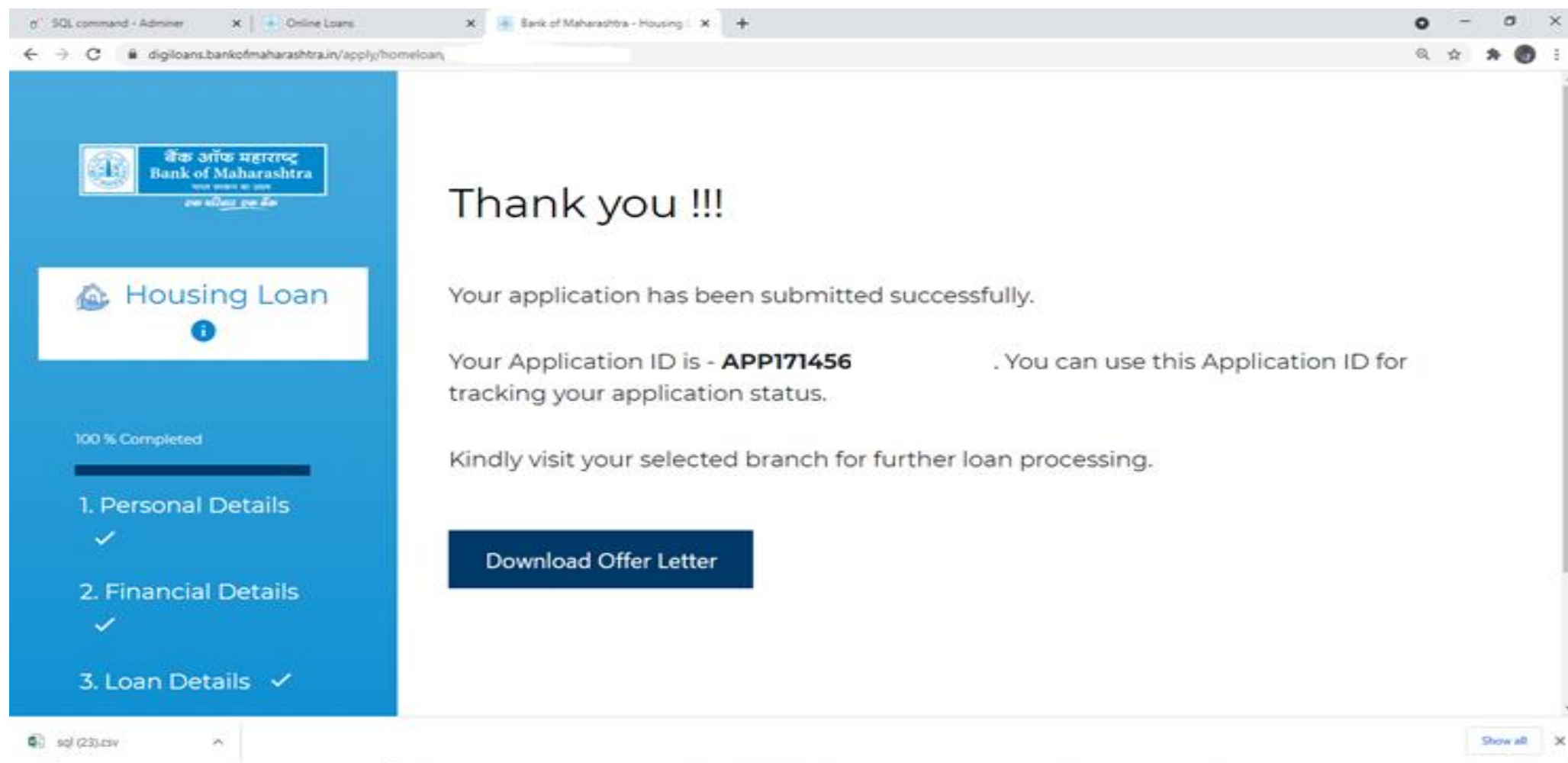
Below the offer details is a button labeled "Apply for Loan".

On the left side of the page, there is a sidebar with the Bank of Maharashtra logo and the text "Housing Loan". Below this, there is a progress bar indicating "80 % Completed". The sidebar also lists the following steps:

1. Personal Details ✓
2. Financial Details ✓
3. Loan Details ✓
4. Document Upload ✓

The bottom of the page shows a Windows taskbar with various application icons and a system clock displaying 11:06 on 25-10-2021.

- **Application ID:** User will receive application ID for the submitted information which can be used for tracking the application status. Upon clicking on “Download Offer Letter” user will receive the offer letter for the applied loan.



- **Offer Letter:** User can Visit his selected convenient branch (Same is printed on the Offer letter) for further loan process.

In Principle Approval No.:HSG/20211025/

Date: 25-10-2021

**Branch : PUNE MAIN
BRANCH - 1150**

Channel: Corporate Website

To,

Mr .

Sub: Your In-principle approval for **Maha Super Housing Loan of Rs. 2500000 /-**

Ref: Your Application No. **APP171456**

Dated 25-10-2021

Dear Sir / Madam,

We are pleased to convey our in-principle approval for Home loan of Rs. 2500000/- (Rupees Twenty Five Lakhs Only) based on the information provided by you. This will be subject to satisfactory submission of various documents, financials and satisfactory Due Diligence by the Bank, that would include clear and marketable title over the property, other Reports and other norms and prevalent terms and conditions.

Name of the Borrower	
Name of the Co-borrower/s	
Product	Maha Super Housing Loan Scheme
Loan amount	Rs. 2500000/- (Rupees Twenty Five Lakhs Only)
Purpose	Purchase new ready rebuilt property
Interest rate (Floating)*	6.85 %
Loan Tenure	26 Years
EMI	Rs. 17180 /- (Rupees Seventeen Thousands One Hundred And Eighty Only)
Processing Fees / Other Applicable Charges	Fees applicable at the time of Final Sanction, will be communicated before sanction.
Primary Security	Mortgage of Property to be acquired and any such other security if required by the Bank.
Property address (if already identified)	BOM MAHARASHTRA PUNE

* Subject to CIBIL score, it may vary at the time of actual sanction.

- **SMS:** Upon successful submission user will receive an SMS on his Mobile number. From the link provided in the SMS, user can download the Offer letter anytime.

Dear Sir/Madam, your application ID for Housing Loan - in principle approval is APP1714325706139977. You can use this Application id for tracking application status using below provided URL. Kindly visit your selected branch for further loan processing. https://digiloans.bankofmaharashtra.in/***** - MAHABANK