

User Manual - Digital Onboarding Platform

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

The screenshot shows the homepage of the Bank of Maharashtra website. The header includes a SQL command window, a browser tab for 'Bank Of Maharashtra - Loans, De', and a search bar with 'bankofmaharashtra.in'. The main navigation menu has links for Home, About Us, Locate Us, Careers, Contact Us, and a language switch to English. A promotional banner for 'Azadi Ka Amrit Mahotsav' features the Bank's logo and the text 'बँक ऑफ महाराष्ट्र' and 'Bank of Maharashtra'. It highlights a 'Retail Bonanza "Festive Dhamaka"' offer with a QR code for digital application. Three circular offers are displayed: 'Maha Super Car Loan starts from 7.05%', 'ZERO PROCESSING FEE', and 'Maha Super Home Loan starts from 6.80%'. The offer period is from 21st Oct 2021 to 31st Dec 2021. Below the banner are buttons for 'Online SB Account', 'Online Loans' (with a red arrow pointing to a 'Scan the QR code to apply for your loan digitally' button), 'Helpline', 'Investor Relation', and 'Branch/ATM'. The footer includes social media links (Facebook, Instagram, Twitter, LinkedIn, Pinterest, YouTube), a file download for 'sql (23).csv', and a search bar. The taskbar at the bottom shows various pinned icons and the date/time '25-10-2021 10:39'.

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

The screenshot shows the 'Online Loans' section of the Bank of Maharashtra website. The top navigation bar includes links for Home, About Us, Locate Us, Careers, Contact Us, a search bar, and language options (A-, A, A+, English). The main banner features a house, a laptop displaying a loan application form, and a car, all set against a blue digital background. The 'Online Loans' heading is centered below the banner. Below the heading, a sub-navigation bar shows 'Home > Online Loans'. The main content area is titled 'Online Loans' and contains two prominent buttons: 'Apply For Home Loan' (with a house icon) and 'Apply For Vehicle Loan' (with a car icon). Two red arrows point from the text 'Bank of Maharashtra provides many type of Online Loans for your ease.' to these two buttons. To the right of the main content, there is a vertical sidebar with icons for Internet Banking, Interest Rates, Apply Online, Downloads, and Calculators. The bottom of the page includes social media sharing icons (Facebook, Instagram, Twitter, LinkedIn, Pinterest, YouTube), a 'Last Visited Page' button, and a taskbar with various application icons and a system status bar showing the date and time (25-10-2021, 10:42).

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

The screenshot shows the Bank of Maharashtra's website for online loans. At the top, there is a navigation bar with links for Home, About Us, Locate Us, Careers, Contact Us, a search bar, and language settings (A-, A, A+). Below the navigation bar is a banner featuring the Bank of Maharashtra logo and a stylized house icon. Two red arrows point down from the navigation bar to the 'Personal' and 'Corporate' sections of the banner. The main content area displays several loan options:

Loan Type	Interest Rate (P.A.)	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

Below these options, there are two large buttons: 'Apply For Home Loan' with a house icon and 'Apply For Vehicle Loan' with a car icon. To the right, there is a sidebar with icons for Internet Banking, Interest Rates, Apply Online, Downloads, and Calculators. At the bottom, there is a footer with social media links (Facebook, Instagram, Twitter, LinkedIn, Pinterest, YouTube), a 'Last Visited Page' button, and a taskbar with various application icons.

➤ **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.

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

digiloans.bankofmaharashtra.in/apply/homeloan

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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sql (23).csv

Show all



Type here to search



10:46 ENG 25-10-2021

- 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 | +

digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

प्रकाश राज्य बंक

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 xxxxx8871.

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sql (23).csv | Type here to search | Show all | 10:52 | ENG | 25-10-2021

➤ **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 following details:

- Address Bar:** SQL command - Adminer, Online Loans, Bank of Maharashtra - Housing, digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924
- Page Title:** Personal Details
- Header:** Bank of Maharashtra logo, बैंक ऑफ महाराष्ट्र, Bank of Maharashtra - Housing, भारत सरकार का उद्यम, एक प्रभावशक्ति
- Left Sidebar:** Housing Loan, 0 % Completed, 1. Personal Details (highlighted in white), 2. Financial Details, 3. Loan Details, 4. Document Upload, 5. Offer
- Form Fields (Personal Details):**
 - Title*: Select (dropdown)
 - First Name*: First Name*
 - Middle Name: Middle Name
 - Last Name*: Last Name*
 - Religion*: Select (dropdown)
 - Category*: Select (dropdown)
 - Current Address *:
 - Address Line 1*: Address Line 1*
 - Address Line 2*: Address Line 2*
 - Country *:
 - Country*: Country*
 - State*: State*
 - City *:
 - City*: City*
 - Pincode*: Pincode*
- Bottom Navigation:** sql (23).csv, Show all, 10:53, 25-10-2021, ENG, system icons

SQL command - Adminer

Online Loans

Bank of Maharashtra - Housing L

digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

City*

Pincode*

Permanent Address *

Permanent address is same as above ?

No Yes

Address Line 1*

Address Line 2*

Address Line 1*

Address Line 2*

Country*

State*

Country*

State*

City*

Pincode*

City*

Pincode*

Marital Status*

Gender*

Select

Select

Date of Birth*

Email Address



SQL command - Adminer

Online Loans

Bank of Maharashtra - Housing L

digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

Address Line 1*

Address Line 1*

Address Line 2*

Address Line 2*

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*

9422318871

Alternate Mobile Number

Alternate Mobile Number

Next



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

The screenshot shows a web browser window for the Bank of Maharashtra Housing Loan application. The page title is 'Occupation Details'. The left sidebar shows the application progress: '0 % Completed' and a list of steps: 1. Personal Details (selected), 2. Financial Details, 3. Loan Details, 4. Document Upload, 5. Offer.

Occupation Details

Qualification*
Occupation*
Select

Official Email
Official Phone Number

Official Email
Official Phone Number

Company Type*
Select

Industry Type*
Select

Employer Name*
Employer Name*

Designation*
Designation*

sql (23).csv

Type here to search

10:55 25-10-2021

SQL command - Adminer

Online Loans

Bank of Maharashtra - Housing

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Employer Name*

Designation*

Total work experience* (In Years)

Select

Employer Address*

Address Line 1*

Address Line 2*

Country*

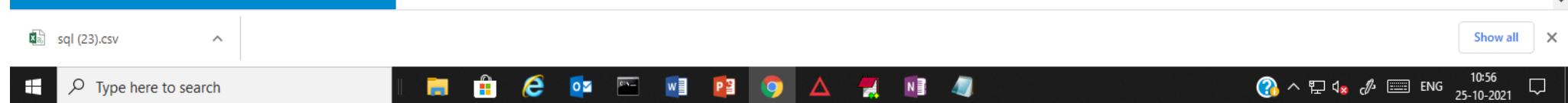
State*

City*

Pincode*

Next

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➤ **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 for the Bank of Maharashtra Housing Loan application. The URL is digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924. The page is titled "Financial Information".

The left sidebar shows the application progress: "20 % Completed" and a list of steps: 1. Personal Details (checked), 2. Financial Details (checked), 3. Loan Details, 4. Document Upload, 5. Offer.

The "Financial Information" section contains the following fields:

- Monthly Gross Income***: Input field with placeholder "Monthly Gross Income* (eg ₹ 25,000)".
- Monthly Deductions* (other than EMI)**: Input field with placeholder "Monthly deduction* (Other than EMI)".
- Monthly EMI***: Input field with placeholder "Monthly EMI*".
- Monthly Net Income***: Input field.

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;

Other 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.

Do you want to add Loan Availed And Bank Account Details? Yes

Declaration:

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 any information. I/We understand that certain particulars

sql (23).csv

Type here to search

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.

SQL Command - Adminer

Online Loans

Bank of Maharashtra - Housing

digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

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*	

sql (23).csv

Type here to search

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SQL command - Adminer Online Loans Bank of Maharashtra - Housing L

digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

Current Address

Address Line 1* Address Line 2*

Address Line 1*

Address Line 2*

Country* State*

Country*

State*

City* Pincode*

City*

Pincode*

Permanent Address *

Permanent address is same as above ?

No Yes

Address Line 1* Address Line 2*

Address Line 1*

Address Line 2*

Country* State*

Country*

State*

sql (23).csv

Show all

Type here to search

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SQL command - Adminer

Online Loans

Bank of Maharashtra - Housing L

digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

Country*

State*

City*

Pincode*

Marital Status*

Gender*

Date of Birth

Email Address

Mobile Number*

Relationship with Applicant*

Occupation*

Qualification*



SQL command - Adminer

Online Loans

Bank of Maharashtra - Housing L

<digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924>

Qualification*

Occupation*

Company Type*

Industry Type*

Employer Name*

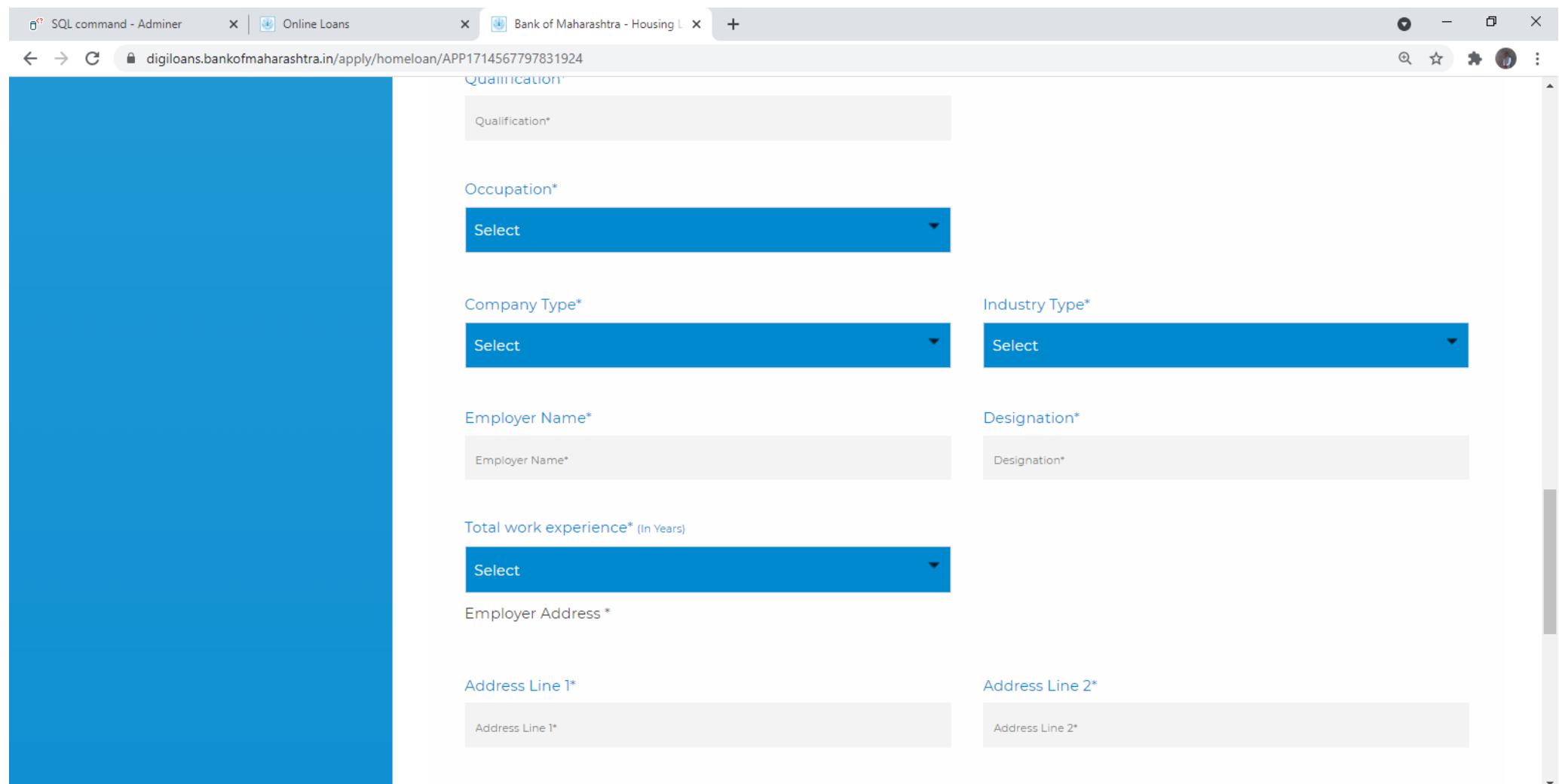
Designation*

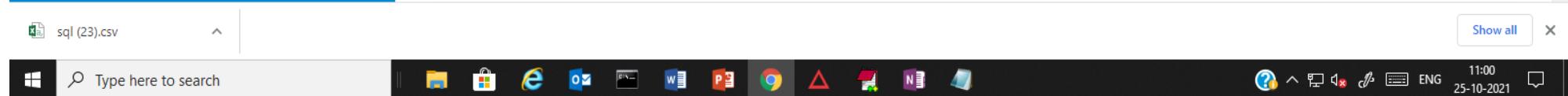
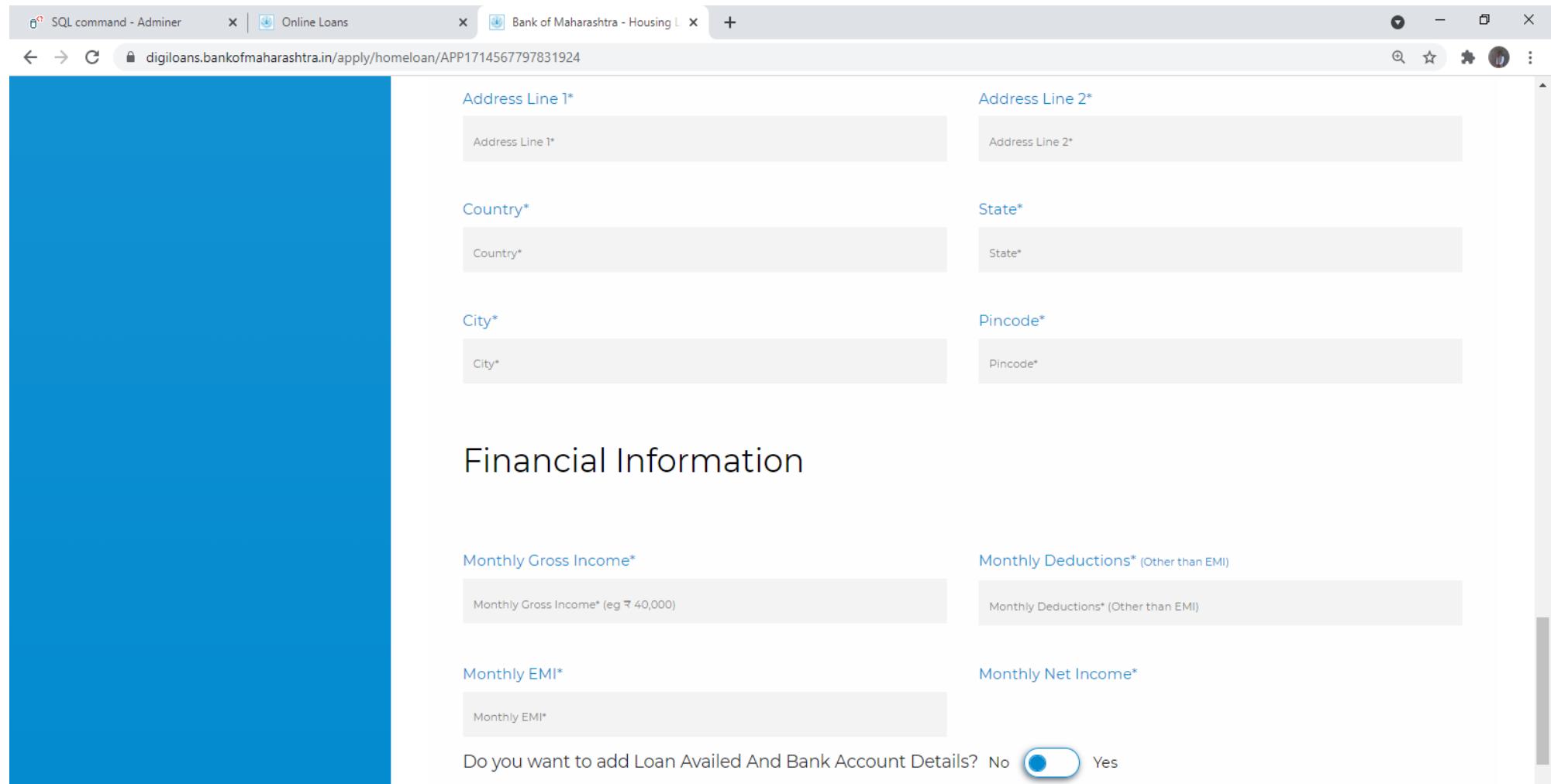
Total work experience* (In Years)

Employer Address*

Address Line 1*

Address Line 2*





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

digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

Country* State*

City* Pincode*

Financial Information

Monthly Gross Income* Monthly Deductions* (Other than EMI)

Monthly EMI* Monthly Net Income*

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

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Next Add New Co-Applicant



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

SQL command - Adminer

Online Loans

Bank of Maharashtra - Housing L

digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

Loan Details

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*

40 % Completed

1. Personal Details ✓

2. Financial Details ✓

3. Loan Details

4. Document Upload

5. Offer

sql (23).csv

Show all

Type here to search

11:02
25-10-2021

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

The screenshot shows a web browser window for the Bank of Maharashtra Housing Loan application. The page is titled 'Branch Selection' and displays a form for selecting a preferred branch. On the left, a sidebar shows the progress of the application: '60 % Completed' with a progress bar, and sections '1. Personal Details ✓', '2. Financial Details ✓', and '3. Loan Details ✓'. The main form includes dropdown menus for 'Branch State' (set to 'MAHARASHTRA') and 'Branch District' (set to 'PUNE'), and a dropdown for 'Branch' (set to 'PUNE MAIN BRANCH (1150)'). A large 'Next' button is at the bottom. The browser's address bar shows the URL: digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924.

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

digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

Branch Selection

Select a preferred branch for your loan

Branch State*

MAHARASHTRA

Branch District*

PUNE

Branch*

PUNE MAIN BRANCH (1150)

Next

60 % Completed

1. Personal Details ✓

2. Financial Details ✓

3. Loan Details ✓

sql (23).csv

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.

SQL command - Adminer

Online Loans

Bank of Maharashtra - Housing L

digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

Bank of Maharashtra - Housing L

३ बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवर्तन एक बैंक

e-KYC

Housing Loan

60 % Completed

1. Personal Details ✓

2. Financial Details ✓

3. Loan Details ✓

4. Document Upload

5. Offer

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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

sql (23).csv

Type here to search

Show all

11:04
25-10-2021

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

digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924

e-KYC

PAN Verification*

XXXXXX079D Verified ✓

ITR Validation

Enter Current yr acknowledgement no Verify

Aadhaar Verification*

XXXXXXXX6846 Verified ✓

Passport Verification

ENTER PASSPORT NUMBER Verify

Next

60 % Completed

1. Personal Details ✓

2. Financial Details ✓

3. Loan Details ✓

4. Document Upload

5. Offer

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sql (23).csv Show all

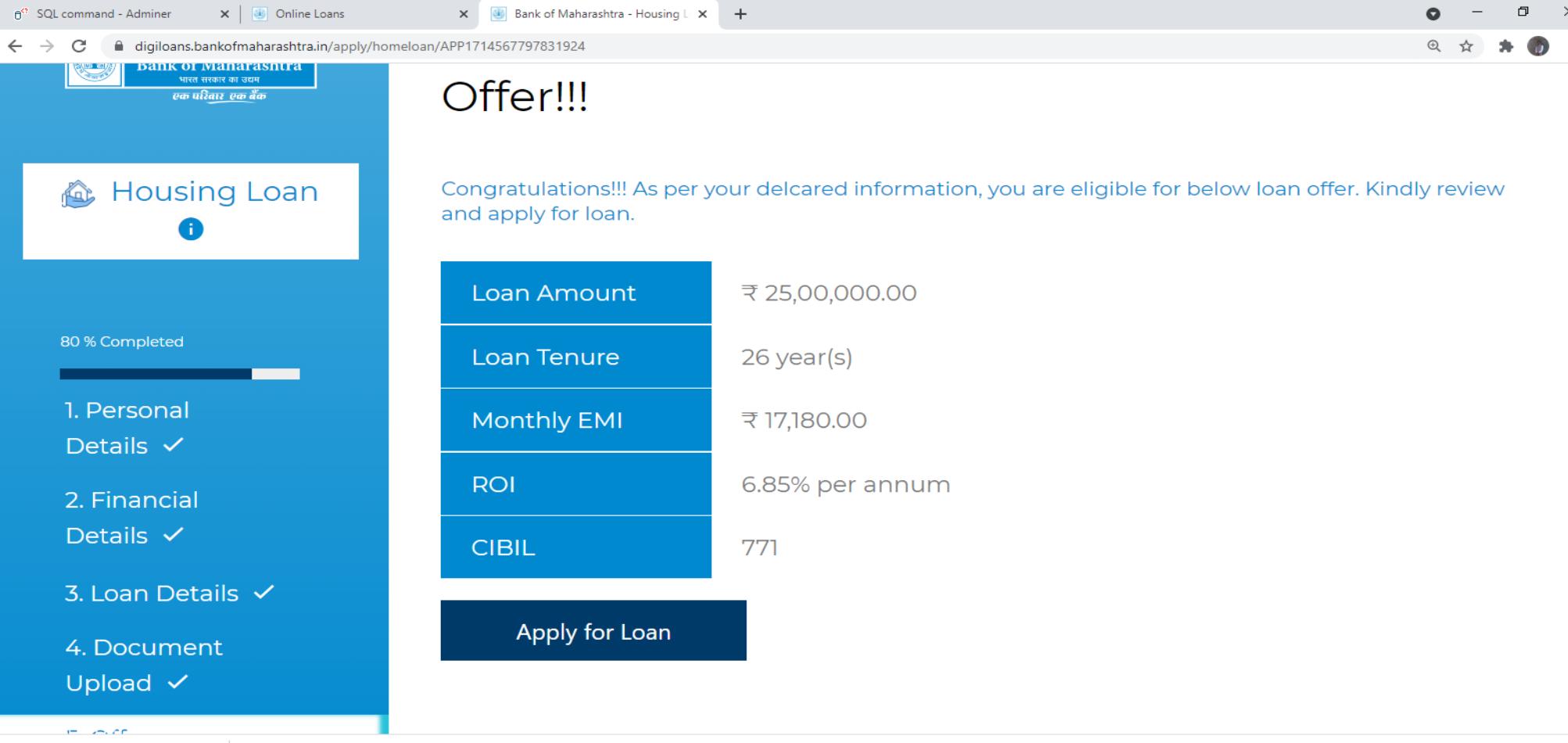
Type here to search

11:05 25-10-2021

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

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

digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924



The screenshot shows a web browser window for a housing loan application. The header includes tabs for 'SQL command - Adminer', 'Online Loans', and 'Bank of Maharashtra - Housing L'. The main content area has a blue sidebar on the left with the 'Bank of Maharashtra' logo and a 'Housing Loan' section. The sidebar shows a progress bar at 80% completed and a list of four steps: '1. Personal Details ✓', '2. Financial Details ✓', '3. Loan Details ✓', and '4. Document Upload ✓'. The main body of the page displays an 'Offer!!!' message and a summary of loan details in a table. The table includes: Loan Amount (₹ 25,00,000.00), Loan Tenure (26 year(s)), Monthly EMI (₹ 17,180.00), ROI (6.85% per annum), and CIBIL (771). A large blue button at the bottom says 'Apply for Loan'.

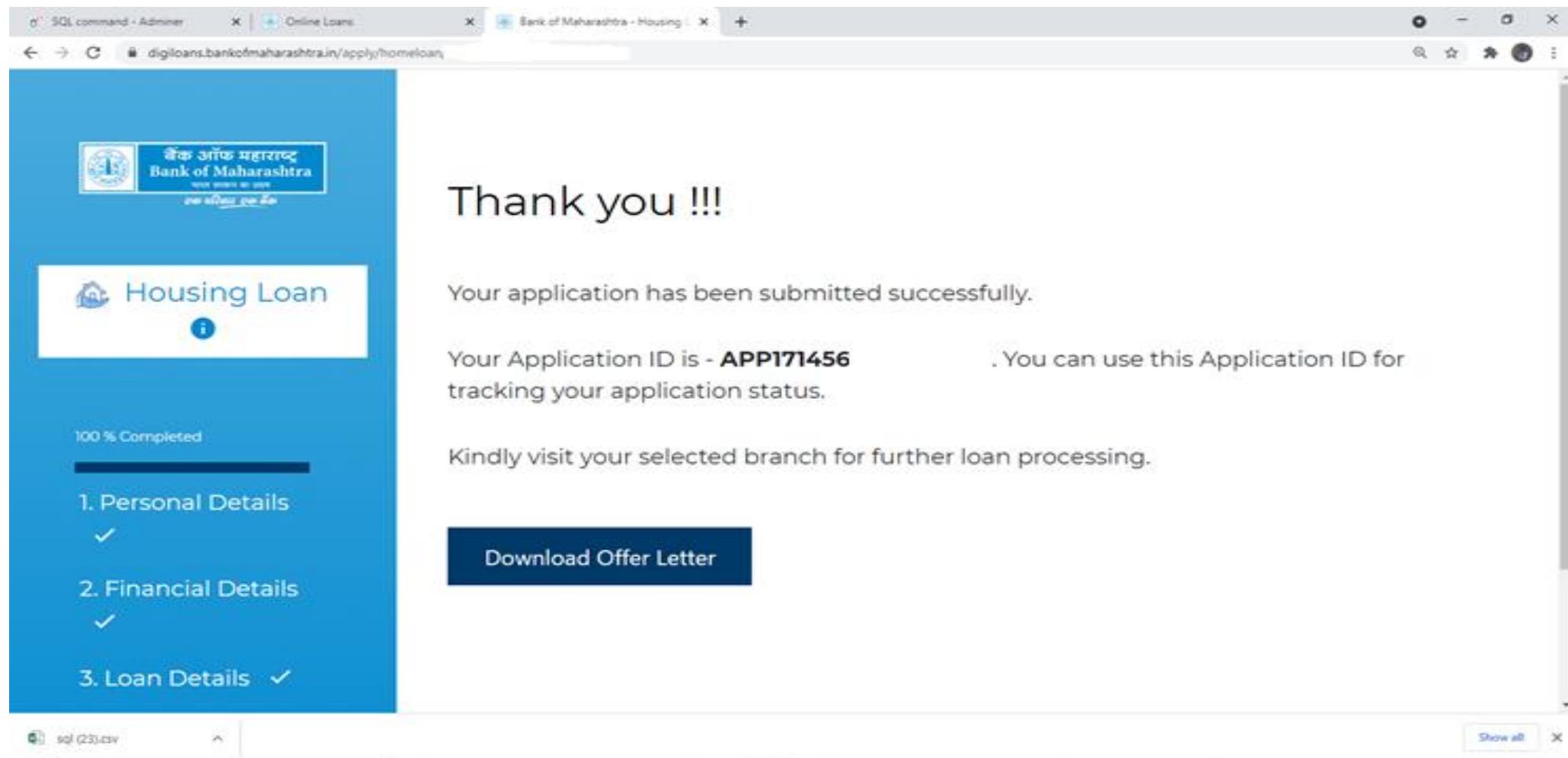
Offer!!!

Congratulations!!! As per your declared information, you are eligible for below loan offer. Kindly review and apply for loan.

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

Apply for Loan

- **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.



The screenshot shows a web browser window with the following details:

- Address Bar:** digiloans.bankofmaharashtra.in/apply/homeloan
- Header:** Bank of Maharashtra - Housing
- Left Sidebar (Form Status):**
 - Bank of Maharashtra logo and name.
 - Housing Loan** button with an information icon.
 - Progress bar: 100% Completed.
 - Step status: 1. Personal Details (checkmark), 2. Financial Details (checkmark), 3. Loan Details (checkmark).
- Right Content Area:**
 - Thank you !!!**
 - Your application has been submitted successfully.
 - Your Application ID is - **APP171456**. You can use this Application ID for tracking your application status.
 - Kindly visit your selected branch for further loan processing.
 - Download Offer Letter** button.

- **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/***](https://digiloans.bankofmaharashtra.in/*****) - MAHABANK**