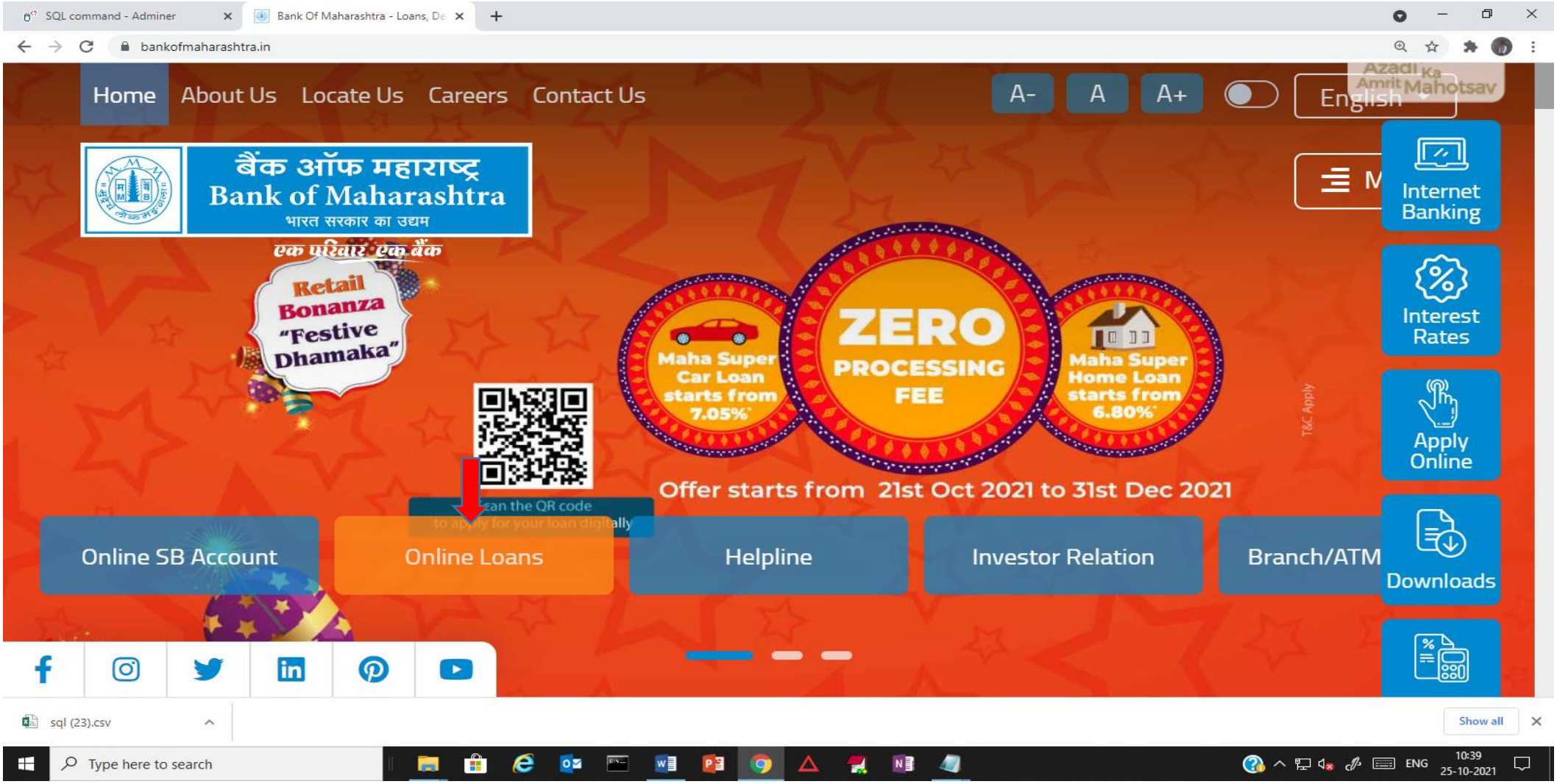
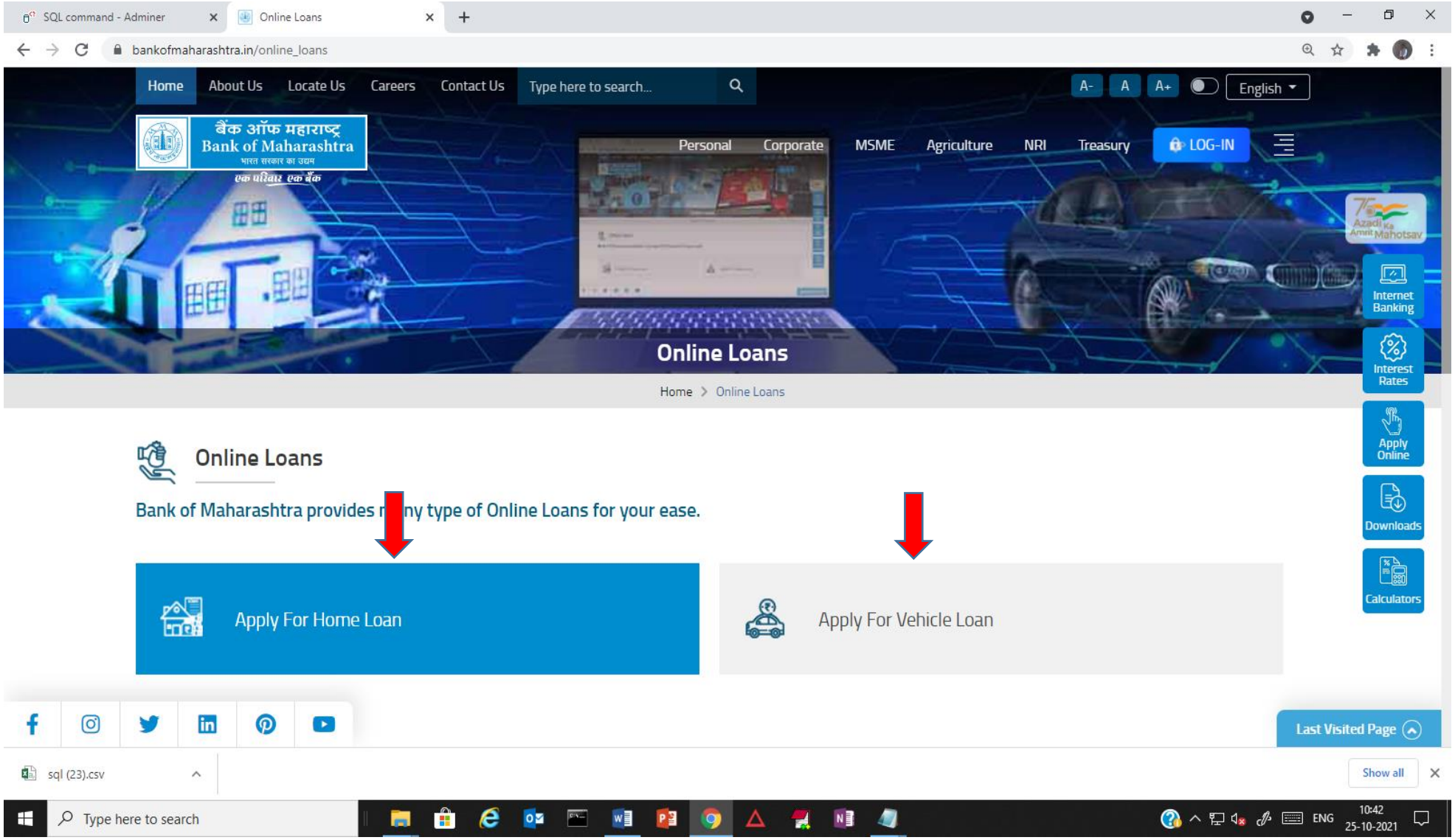
User Manual - Digital Onboarding Platform

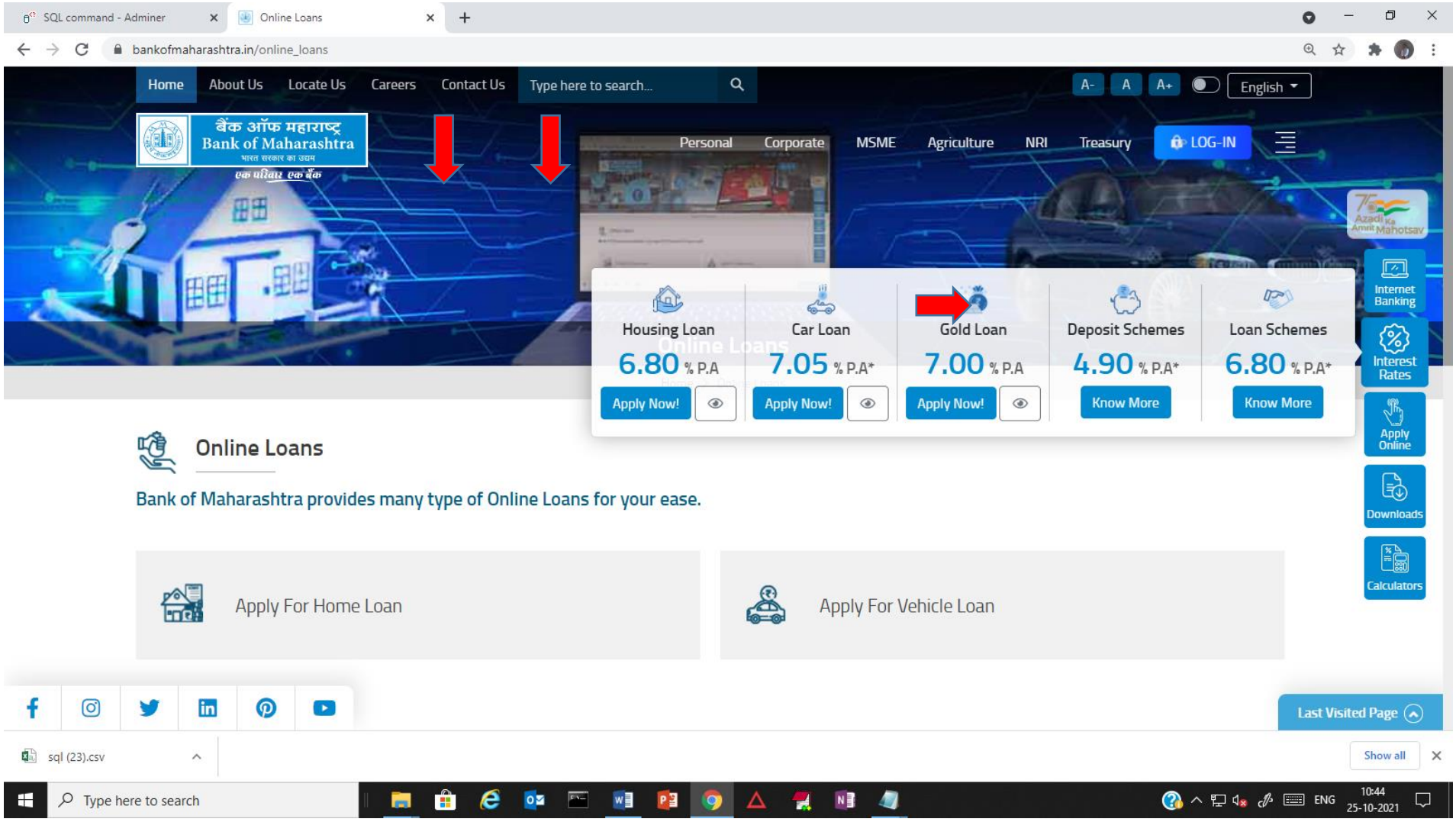
- User will visit Banks Corporate website https://www.bankofmaharashtra.in/ and click on the **Online Loans.**



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



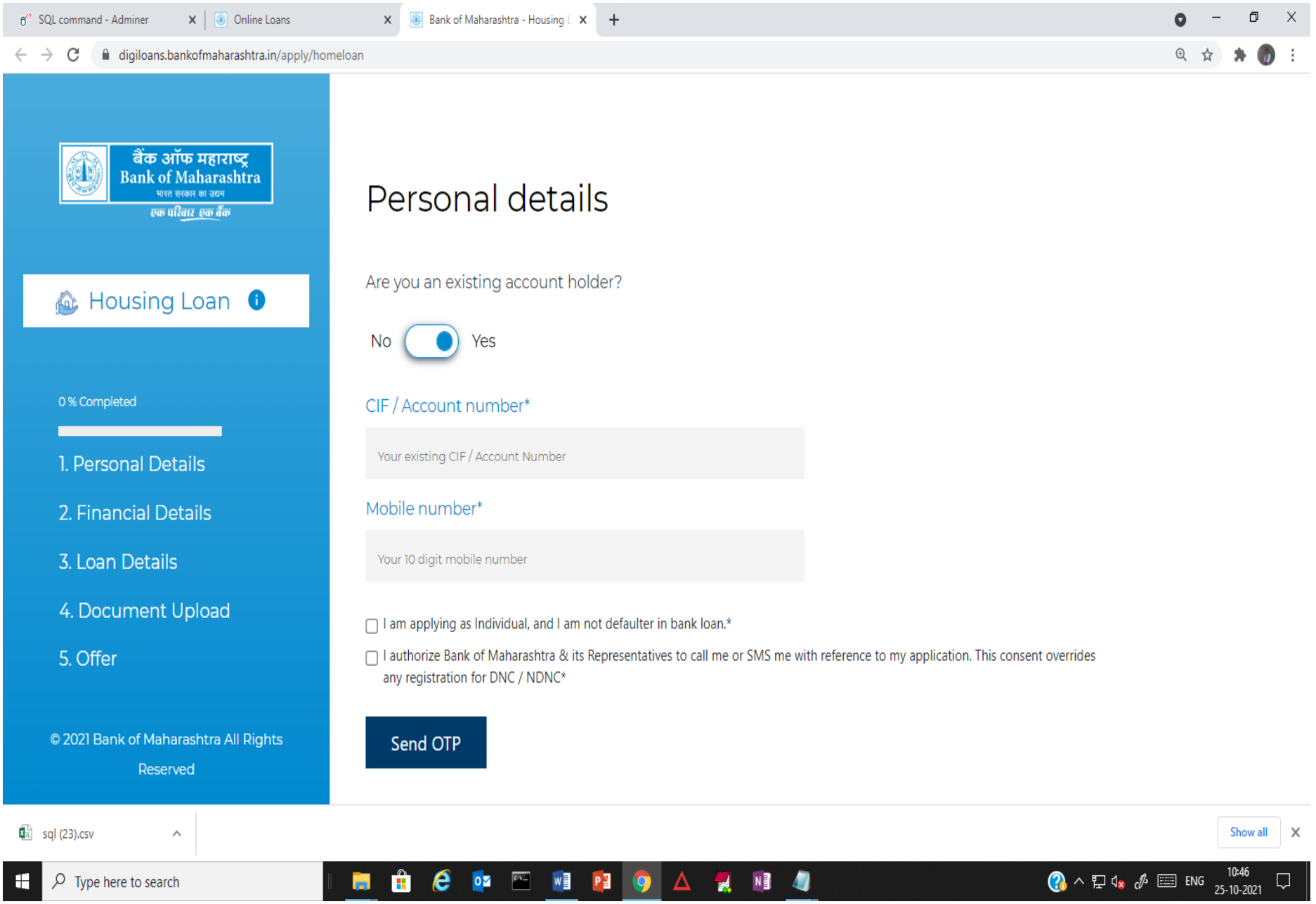
- User may click on Apply Online and use the same links for applying Loan



➢ 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
बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक
Housing Loan
0 % Completed
1. Personal Details
2. Financial Details
3. Loan Details
4. Document Upload
5. Offer
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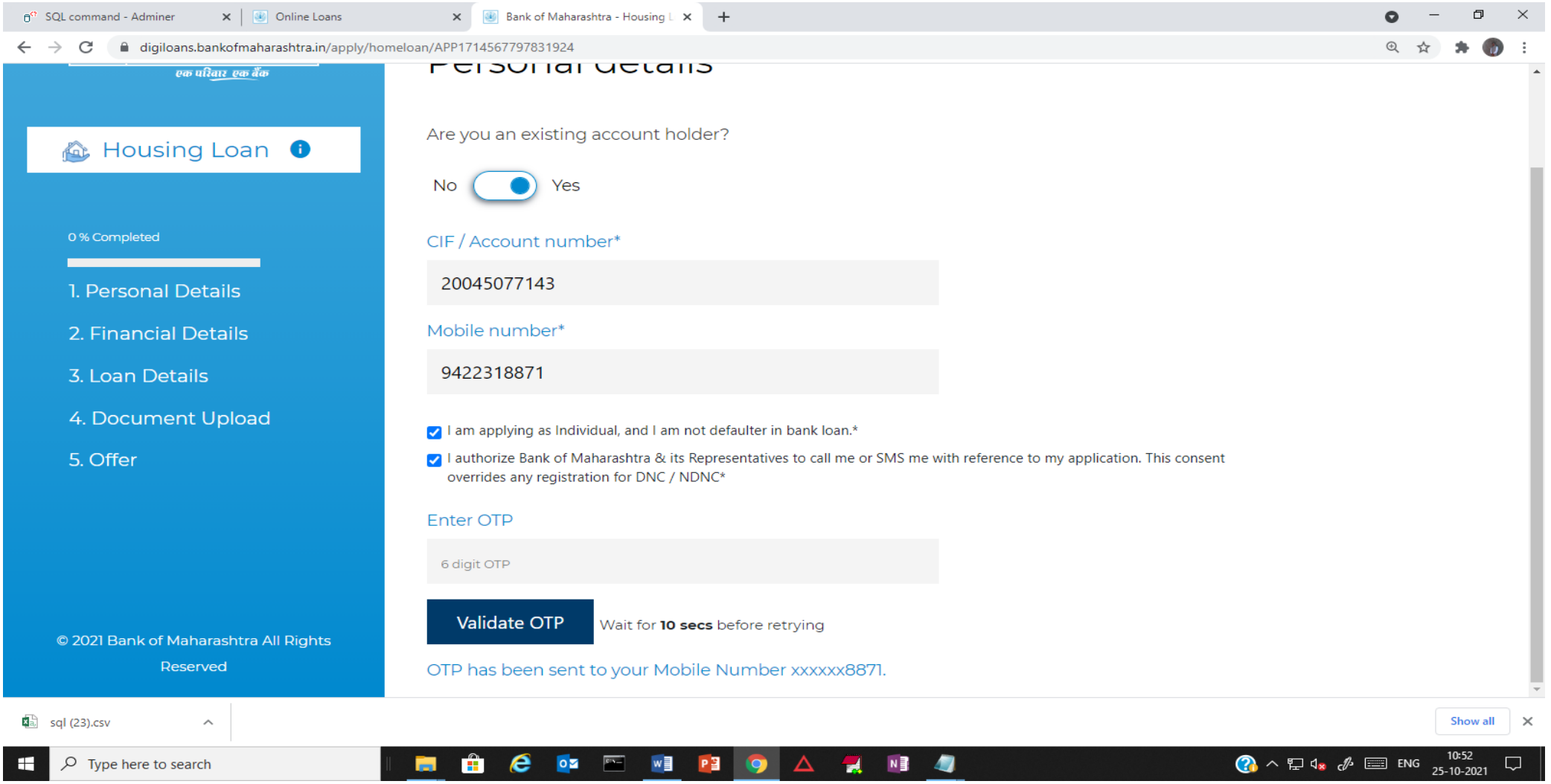
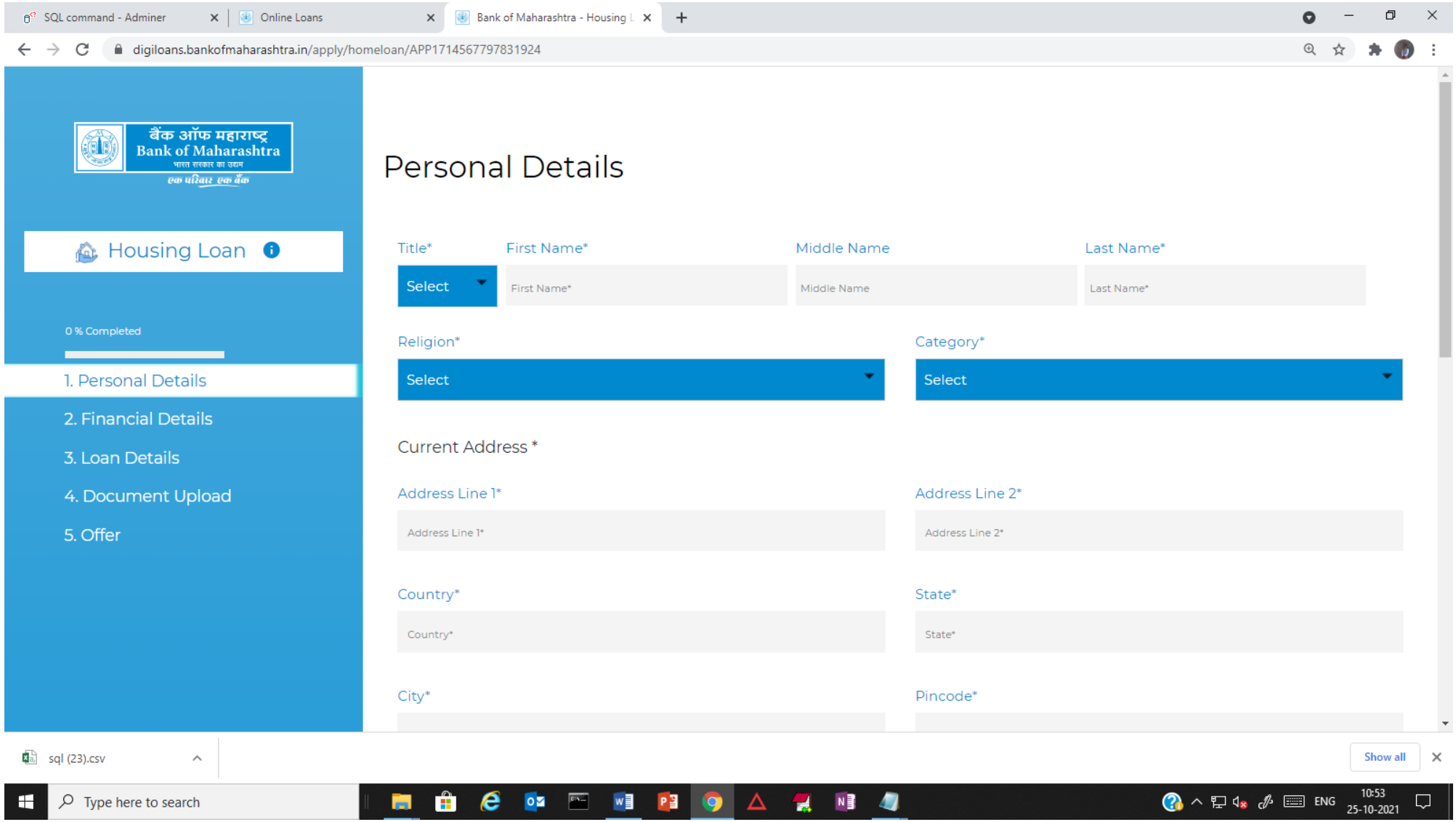
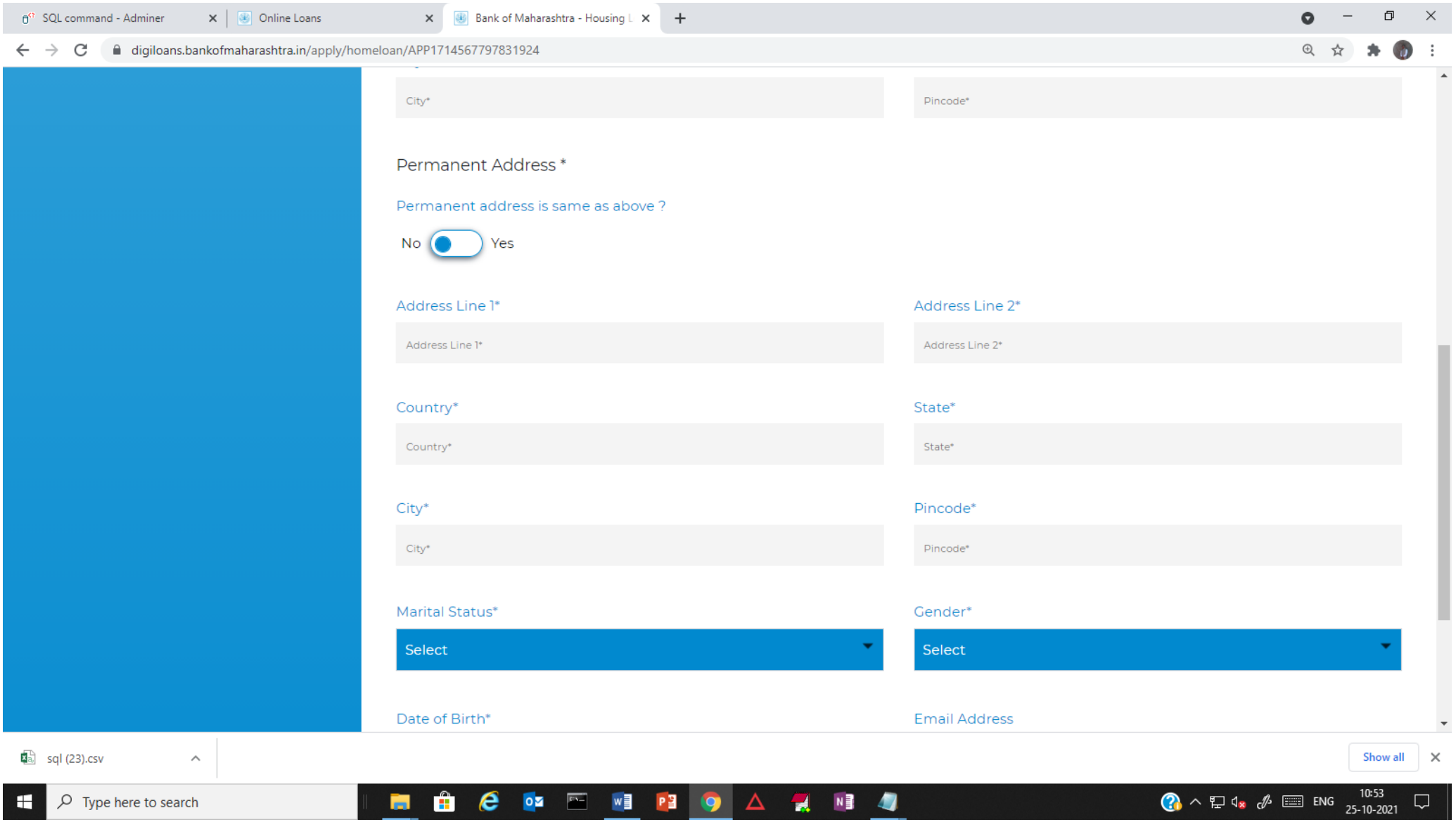
Personal details
Are you an existing account holder?
No
Yes
CIF / Account number*
Your existing CIF / Account Number
Mobile number*
Your 10 digit mobile number
I am applying as Individual, and I am not defaulter in bank loan.*
I authorize Bank of Maharashtra & its Representatives to call me or SMS me with reference to my application. This consent overrides any registration for DNC / NDNC*
Send OTP
sql (23).csv
Show all
Type here to search
ENG
10:46
25-10-2021

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



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




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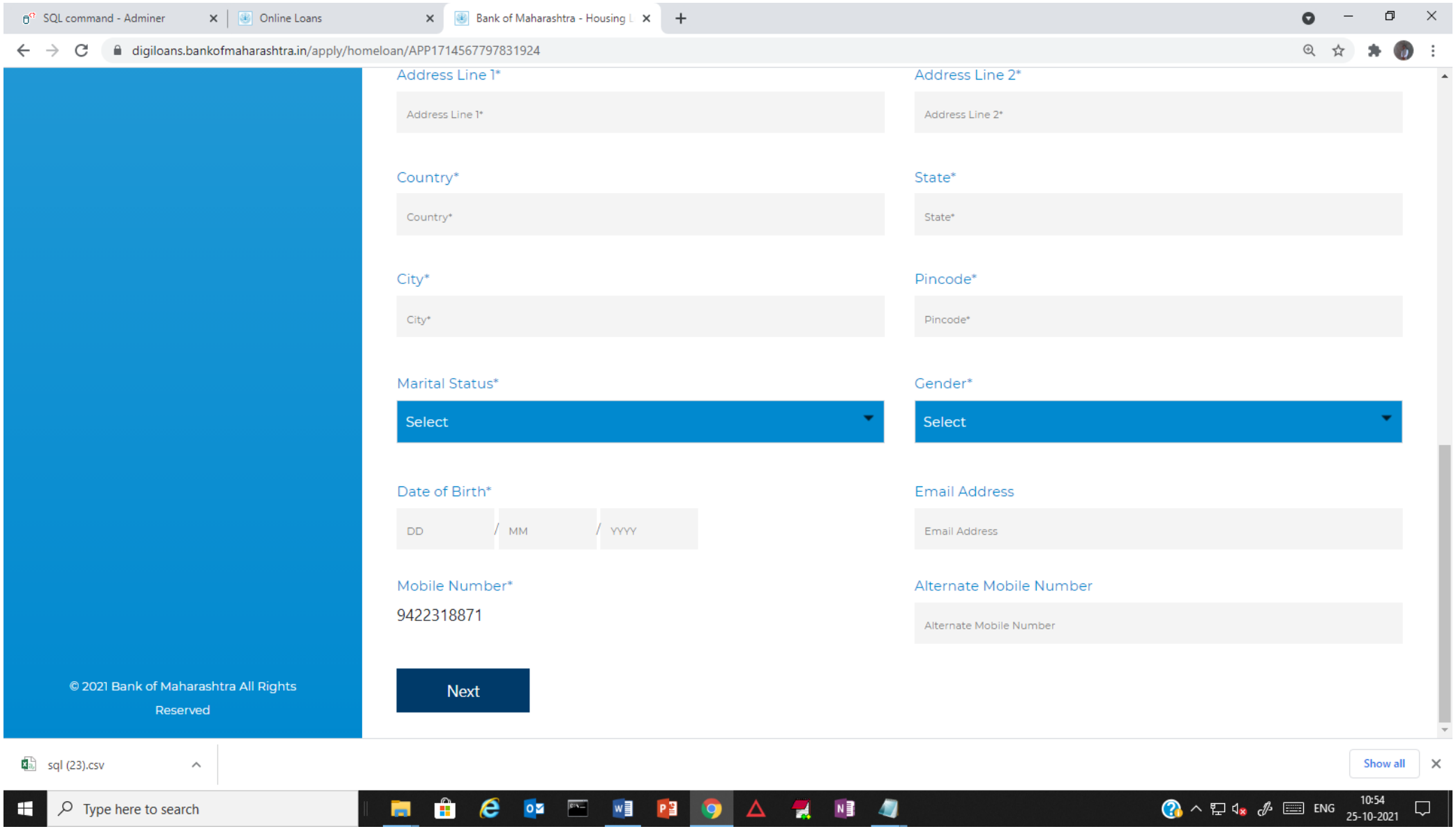
25-10-2021


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
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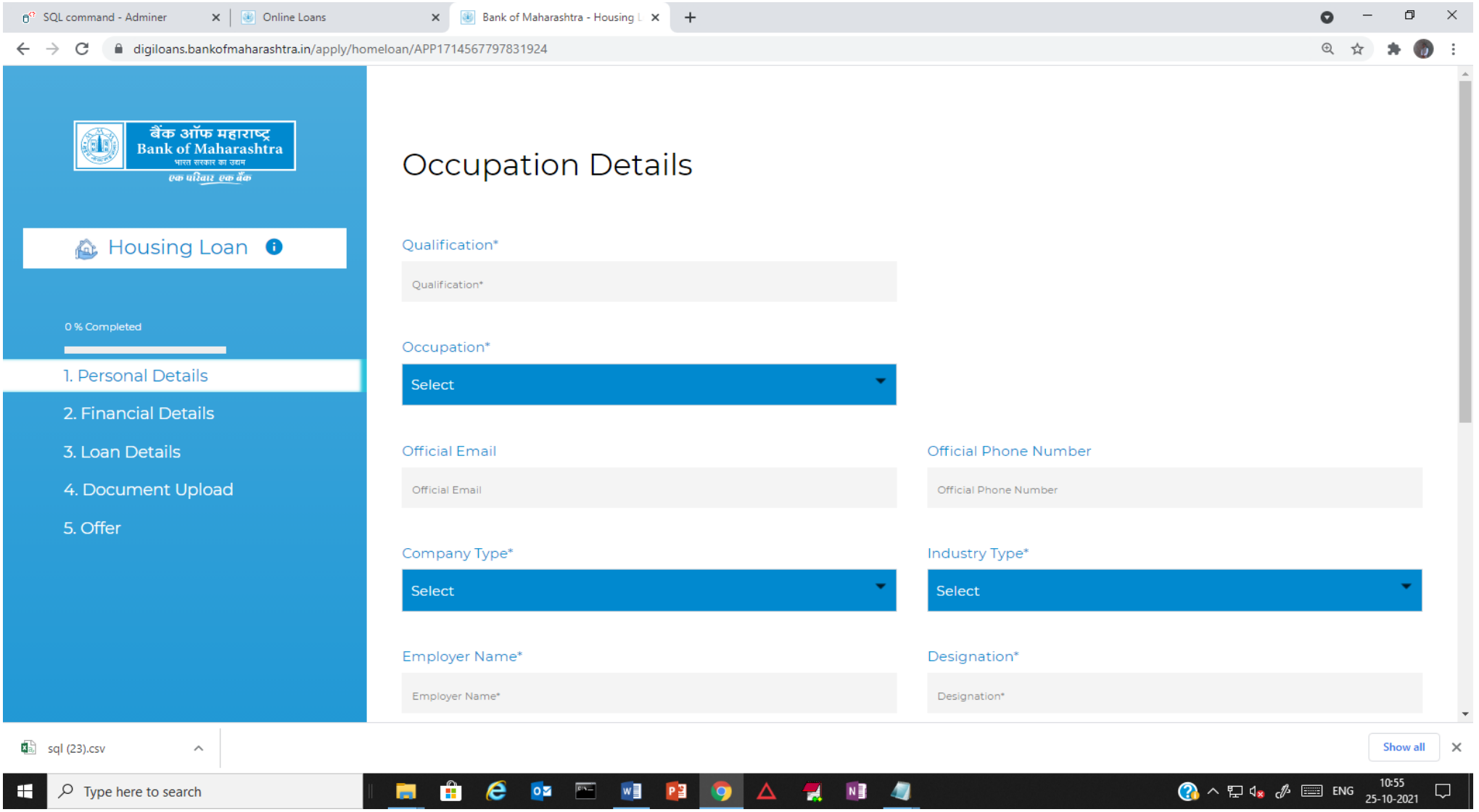
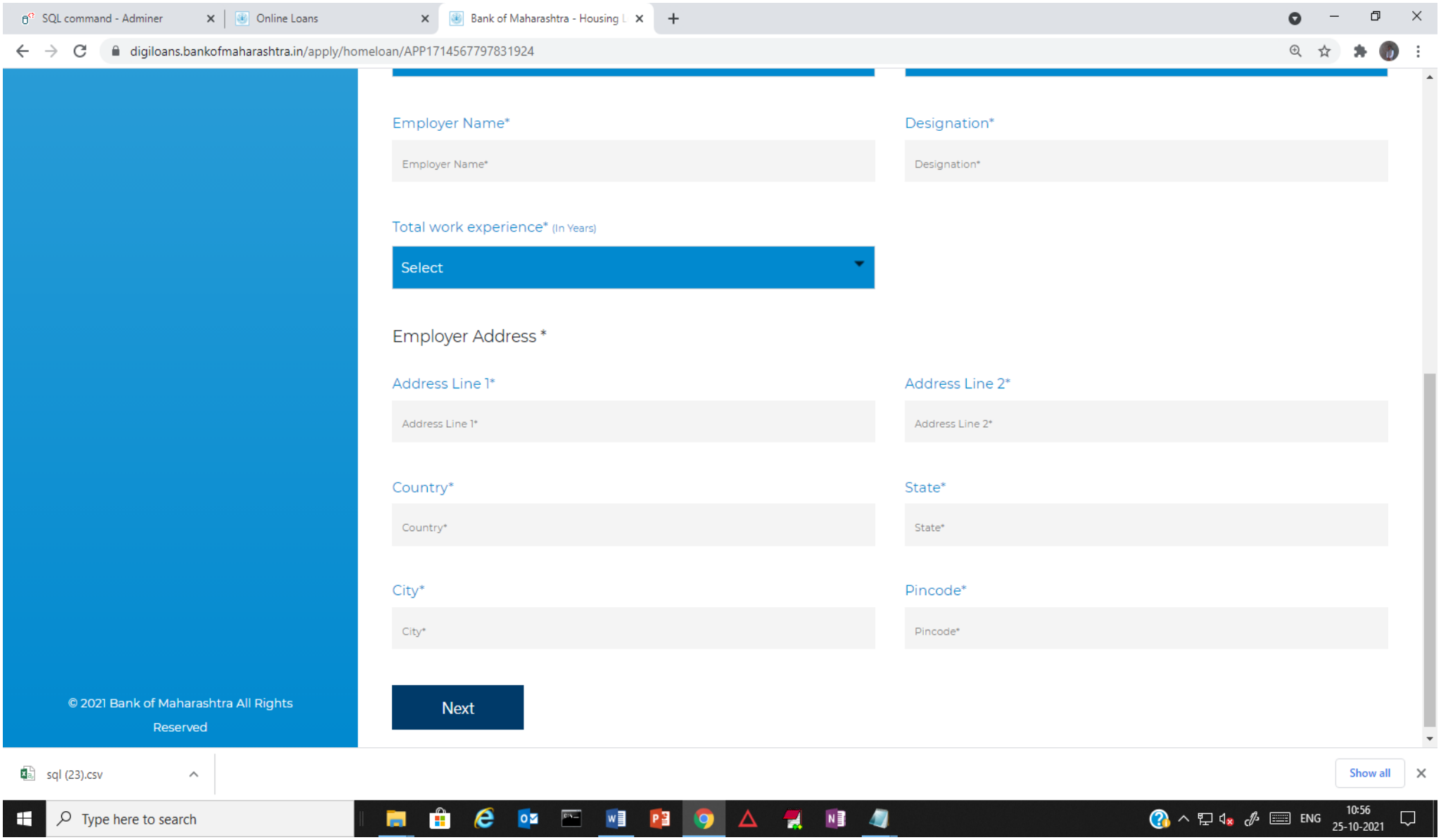
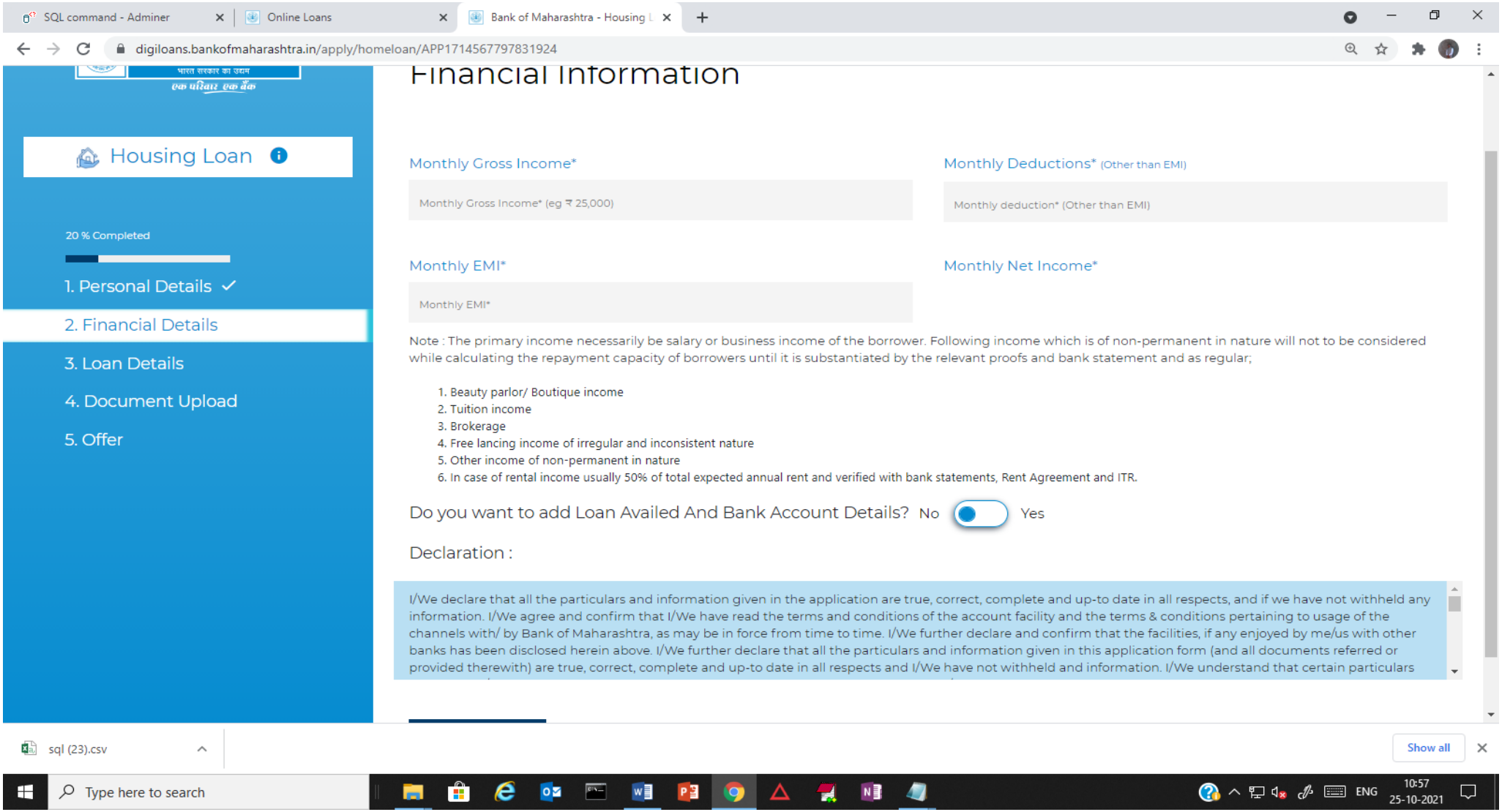
sql (23).csv
Show all
Type here to search
ENG
10:54
25-10-2021

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



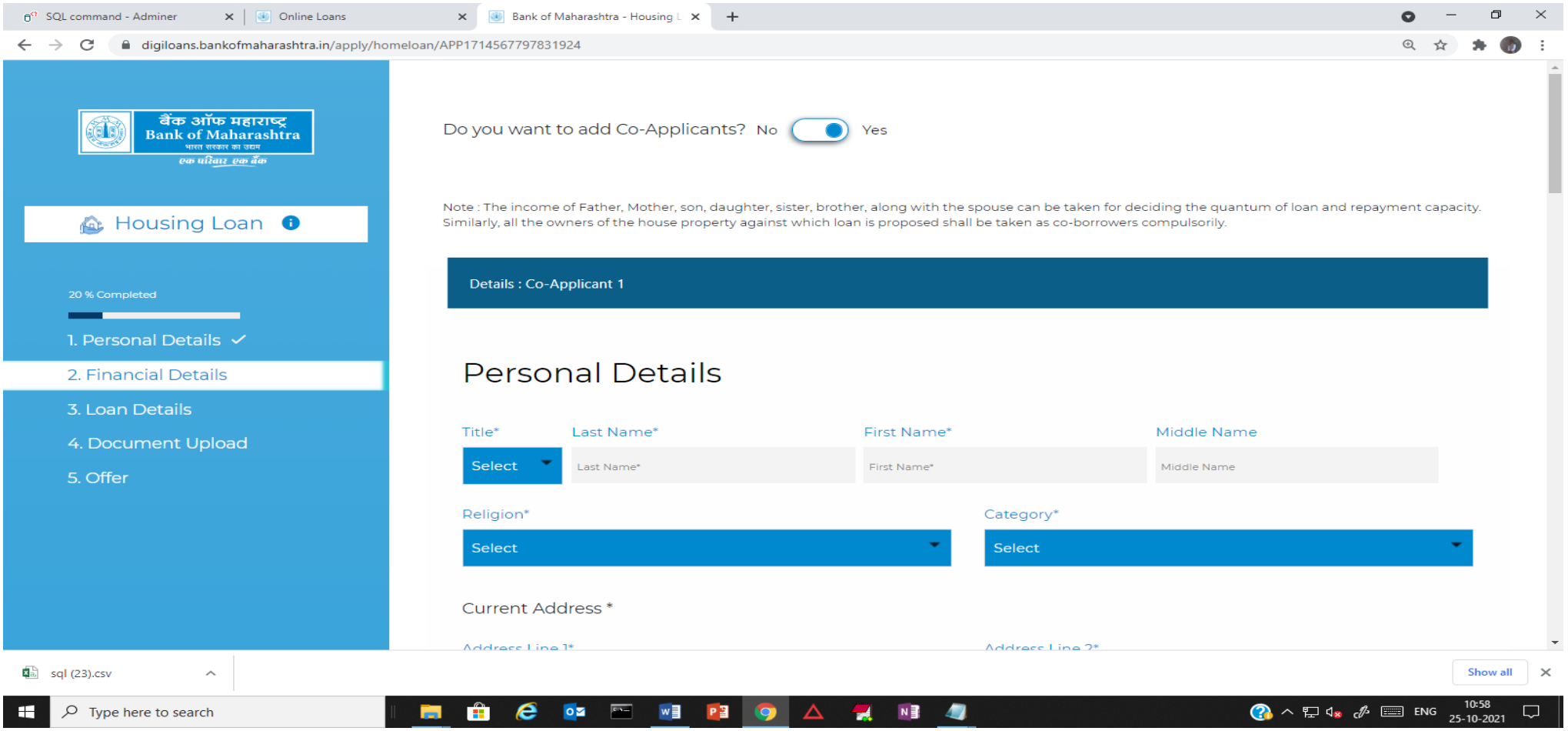

SQL command - Adminer
Online Loans
Bank of Maharashtra - Housing L
digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924
Employer Name*
Employer Name*
Designation*
Designation*
Total work experience* (In Years)
Select
Employer Address *
Address Line 1*
Address Line 1*
Address Line 2*
Address Line 2*
Country*
Country*
State*
State*
City*
City*
Pincode*
Pincode*
Next
© 2021 Bank of Maharashtra All Rights Reserved
sql (23).csv
Show all
Type here to search
ENG
10:56
25-10-2021

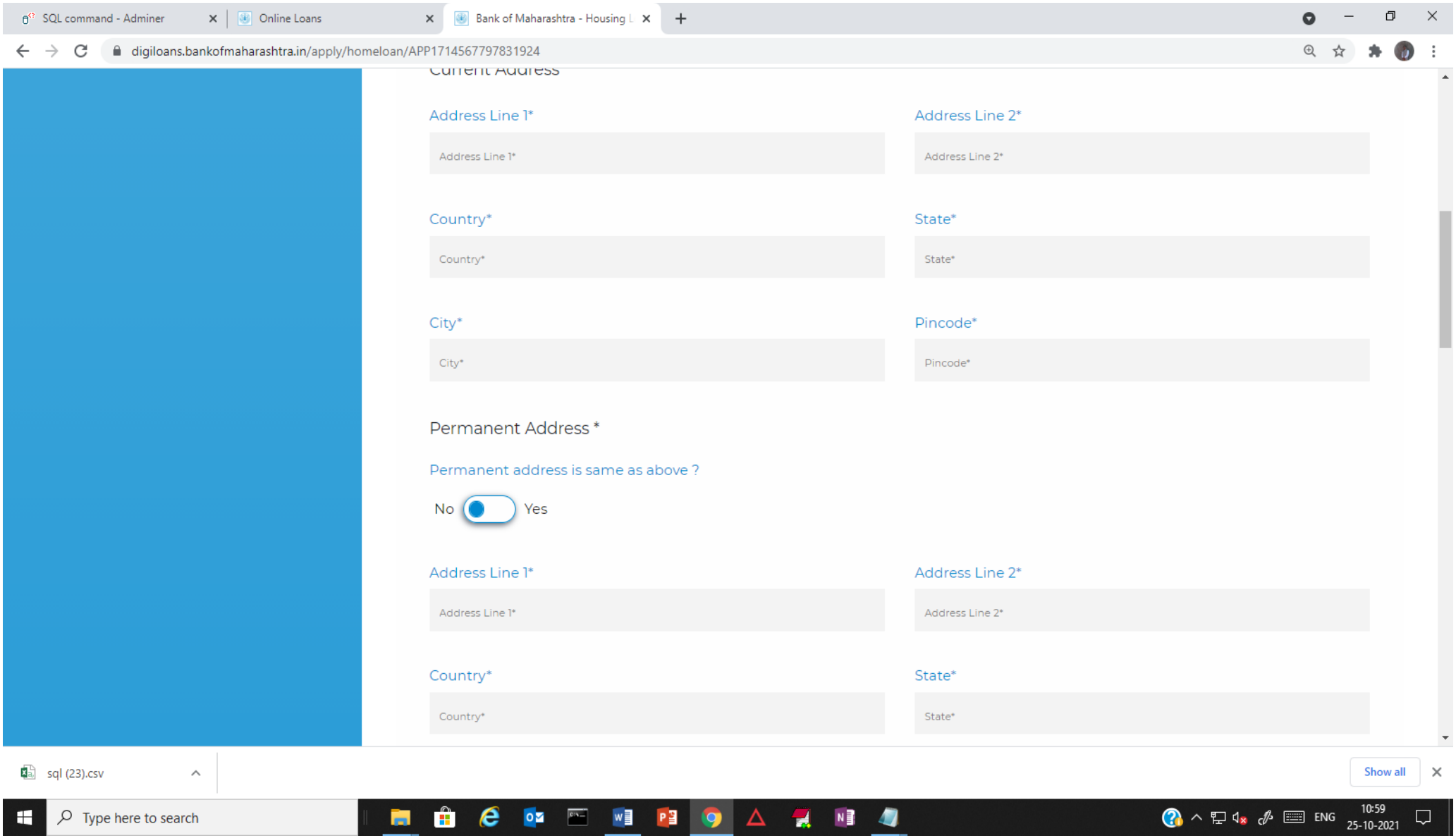
➢ **Financial Information** - User Will Submit all the Mandatory information required in Financial information section and click on the Next Button.

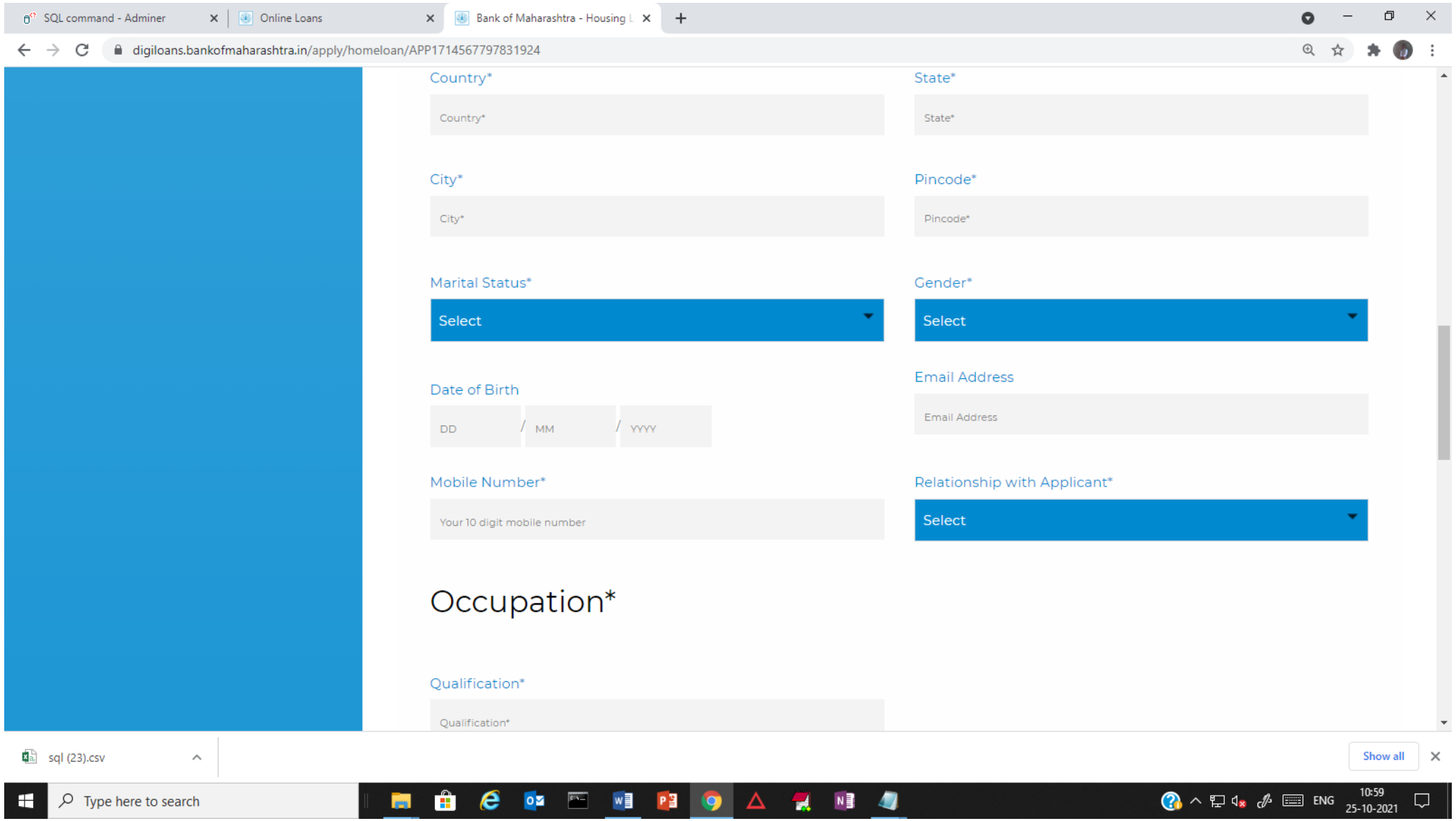


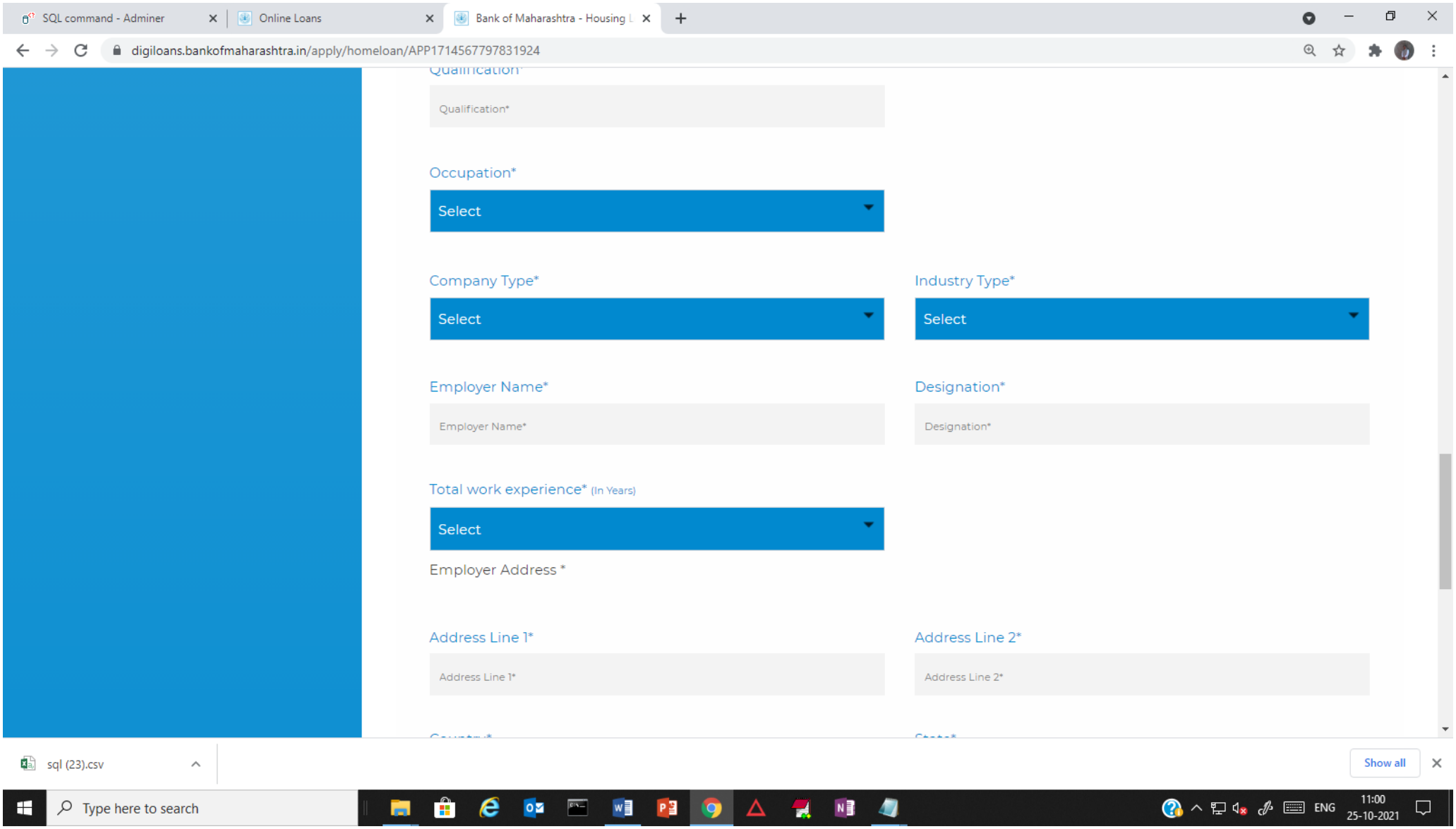
- **Co-Applicant Details** - User will select the - Do you want to add Co-Applicants? If user wish to apply for Loan with Co-Applicant, then user will Submit all the Mandatory information required in Co-Applicant personal details and click on the Next Button.

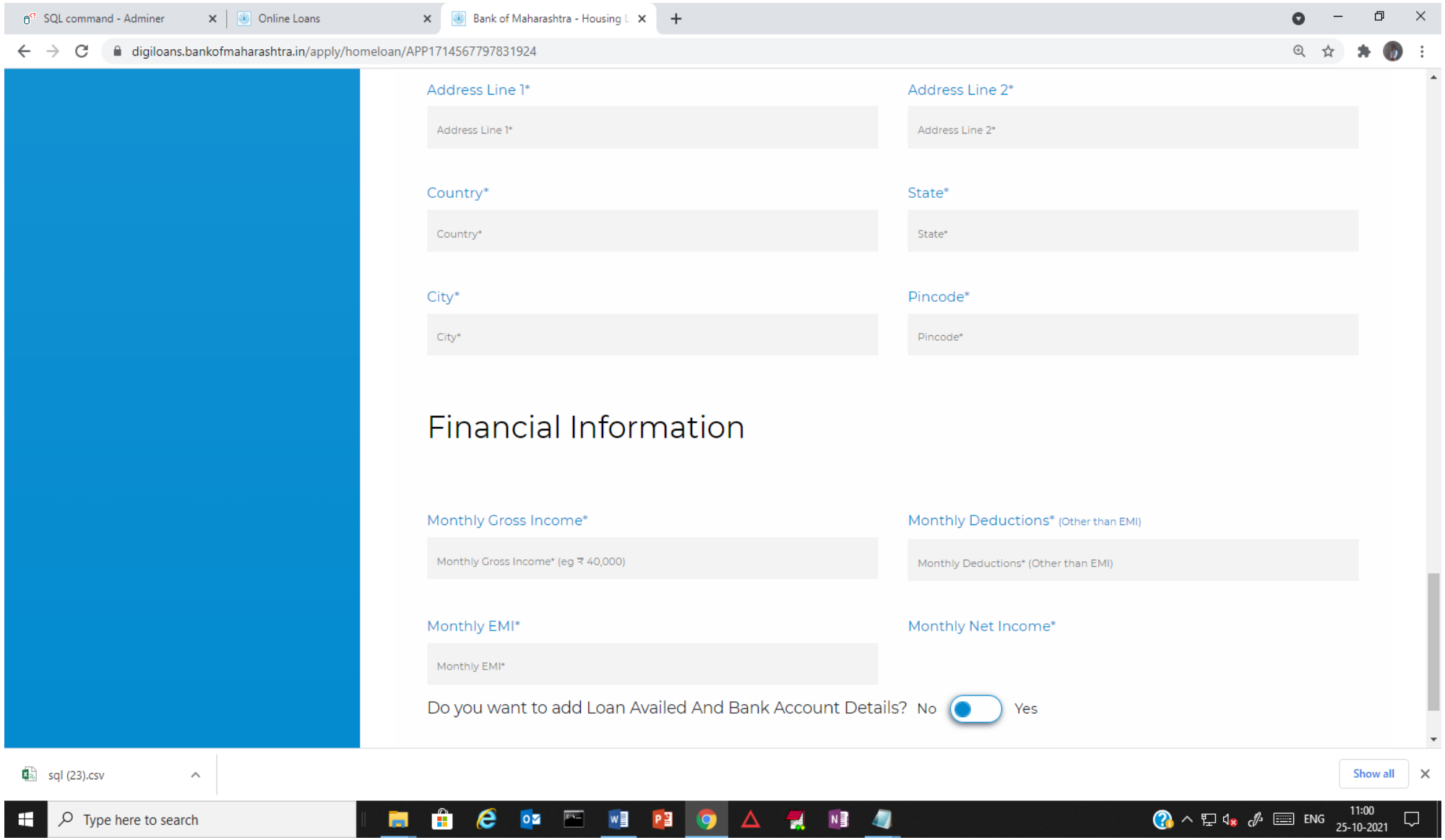
  If User wish to add multiple co-applicants, then user will add multiple co-applicants and finally click on the Next button.

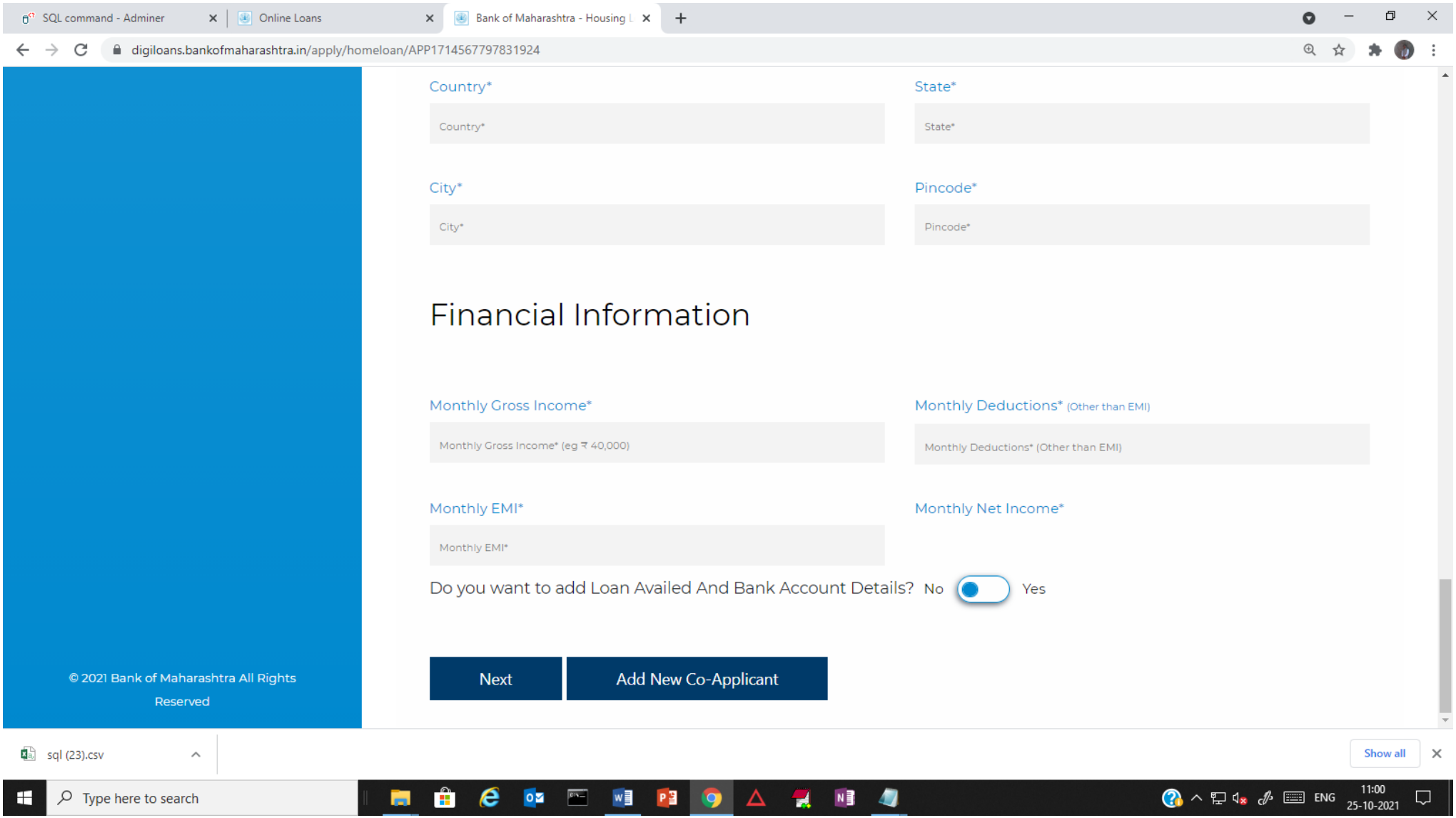



SQL command - Adminer
Online Loans
Bank of Maharashtra - Housing L
digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924
Current Address
Address Line 1*
Address Line 2*
Country*
State*
City*
Pincode*
Permanent Address *
Permanent address is same as above ?
No
Yes
Address Line 1*
Address Line 2*
Country*
State*
sql (23).csv
Show all
Type here to search
ENG
10:59
25-10-2021


SQL command - Adminer
Online Loans
Bank of Maharashtra - Housing L
digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924
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*
sql (23).csv
Show all
Type here to search
ENG
10:59
25-10-2021


SQL command - Adminer
Online Loans
Bank of Maharashtra - Housing L
digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924
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*
sql (23).csv
Show all
Type here to search
ENG
11:00
25-10-2021


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*
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 Availed And Bank Account Details? No Yes
sql (23).csv
Show all
Type here to search
ENG
11:00
25-10-2021


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
Next
Add New Co-Applicant
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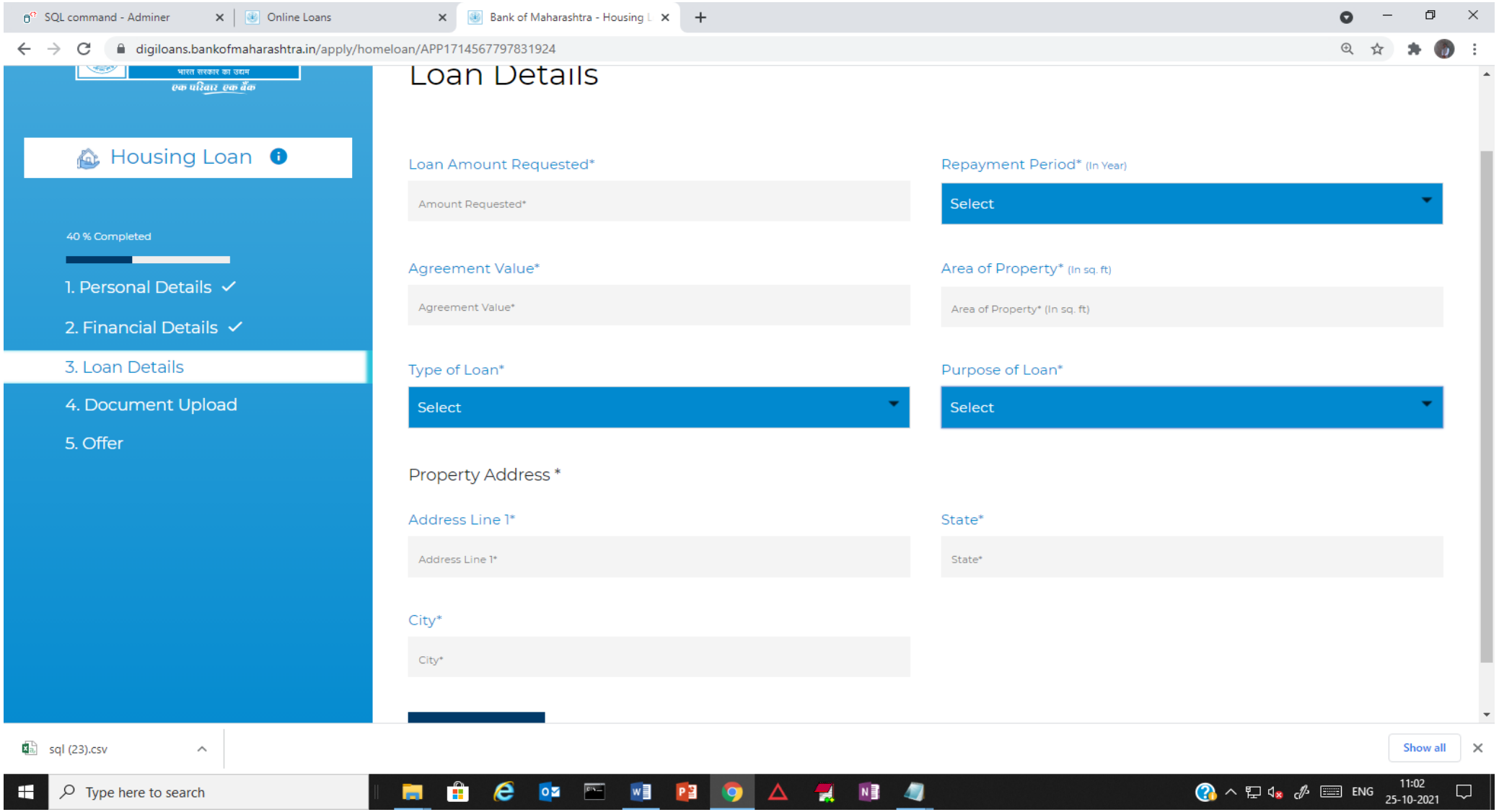
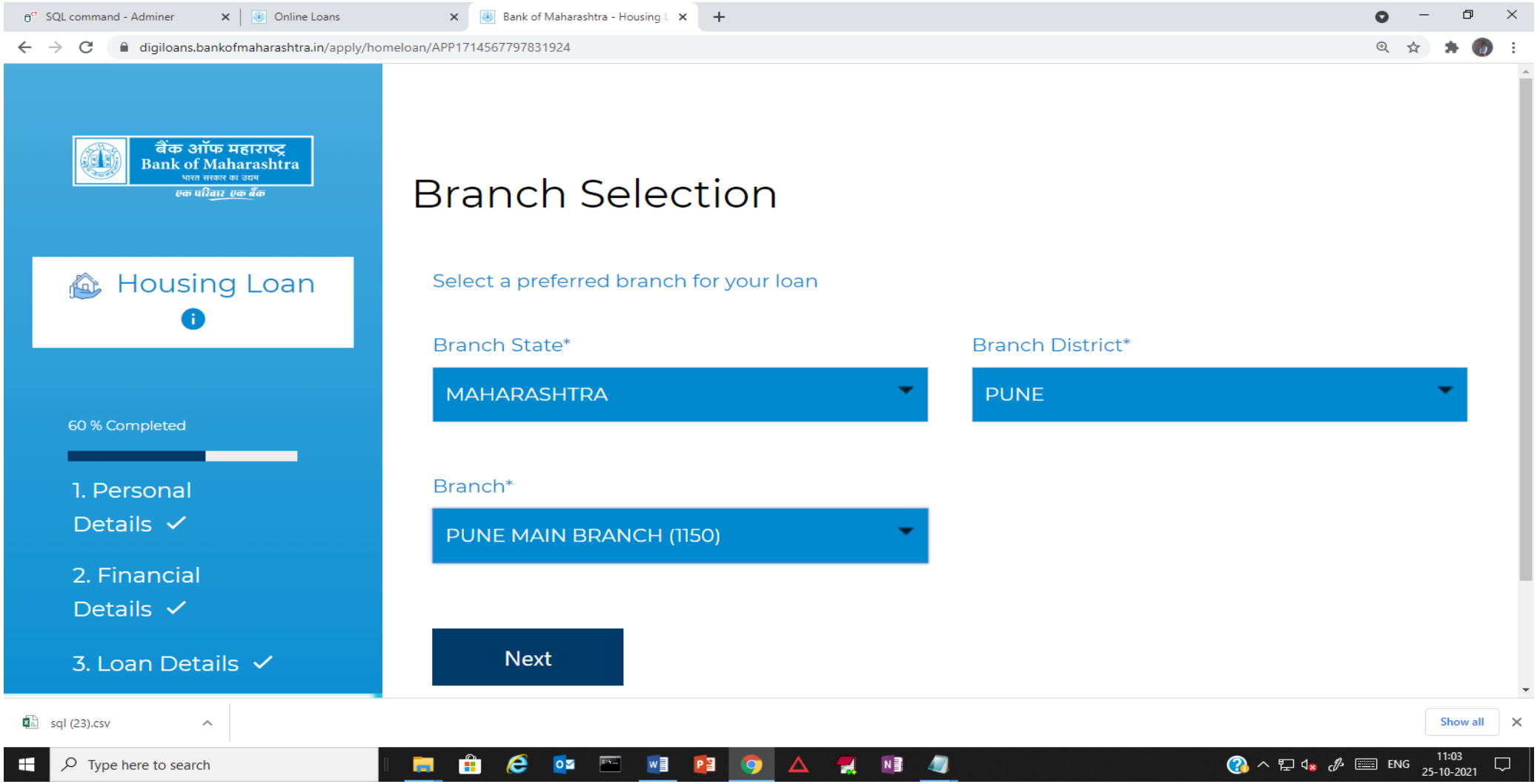
sql (23).csv
Show all
Type here to search
ENG
11:00
25-10-2021

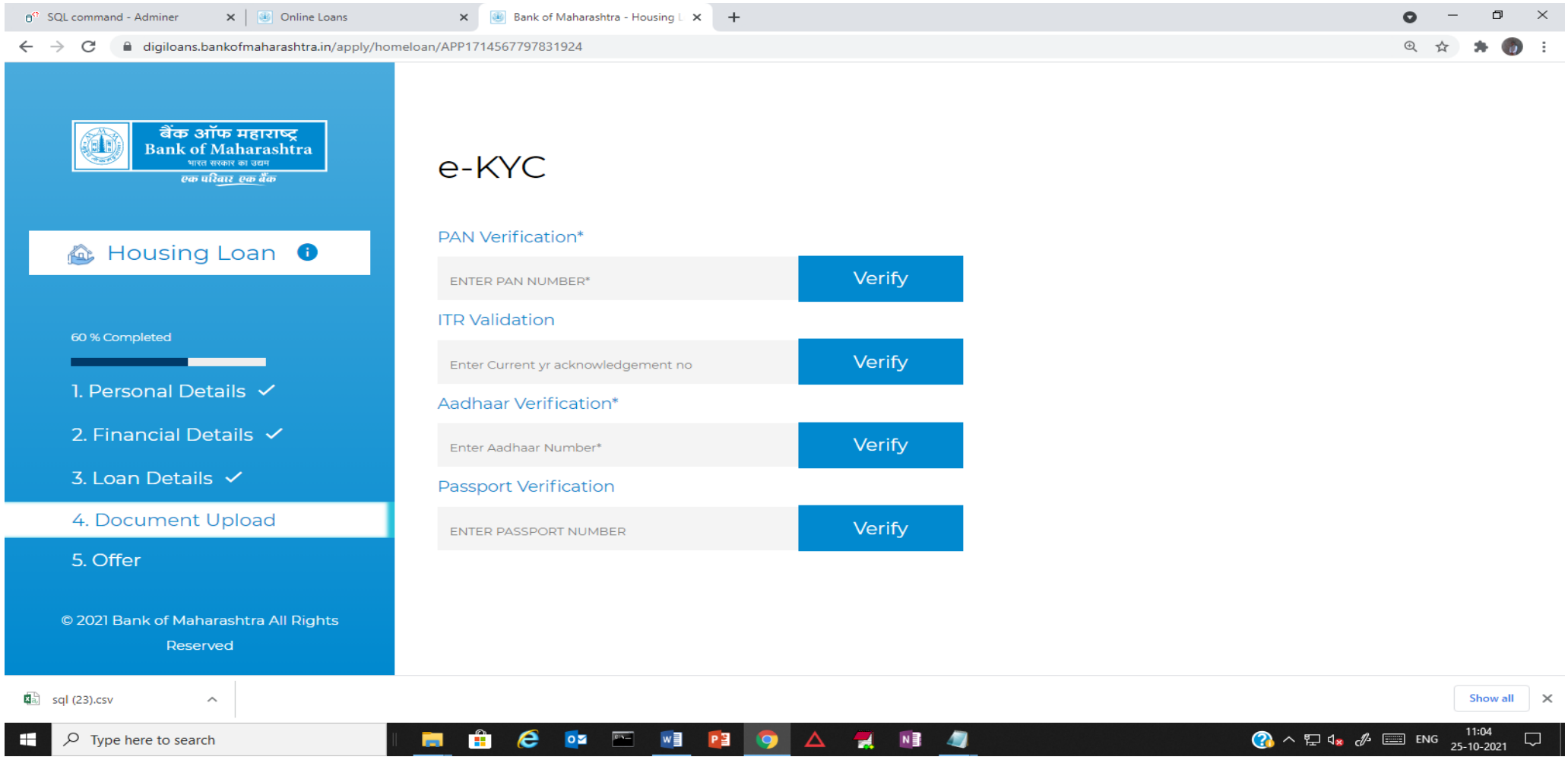
- **Loan Details** – User Will Submit all the Mandatory information required in Loan details and click on the Next Button.

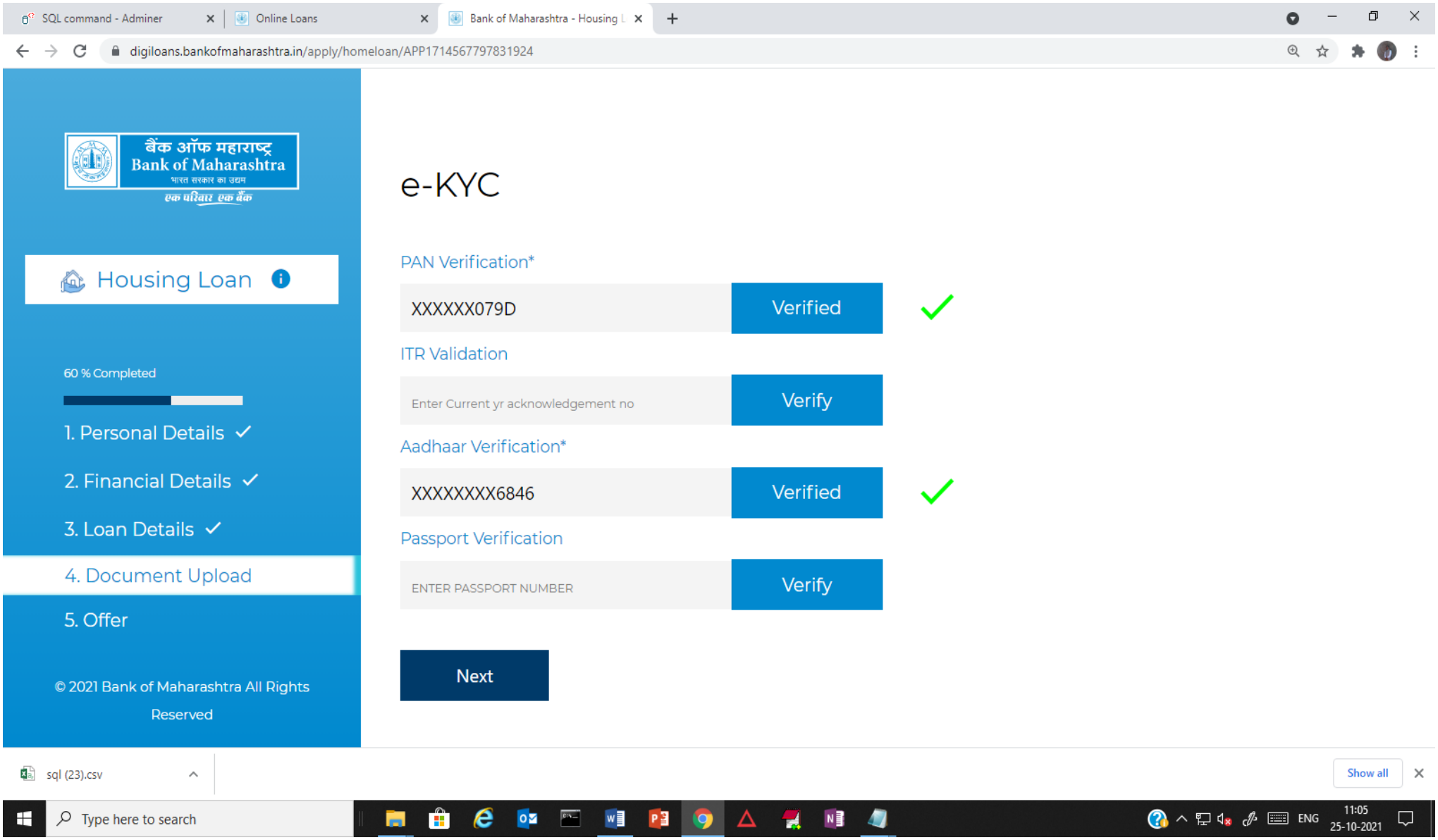


➢ **Branch Selection:** User will select the preferred branch/ convenient Branch by selecting Branch State, Branch District and click on the Next Button.

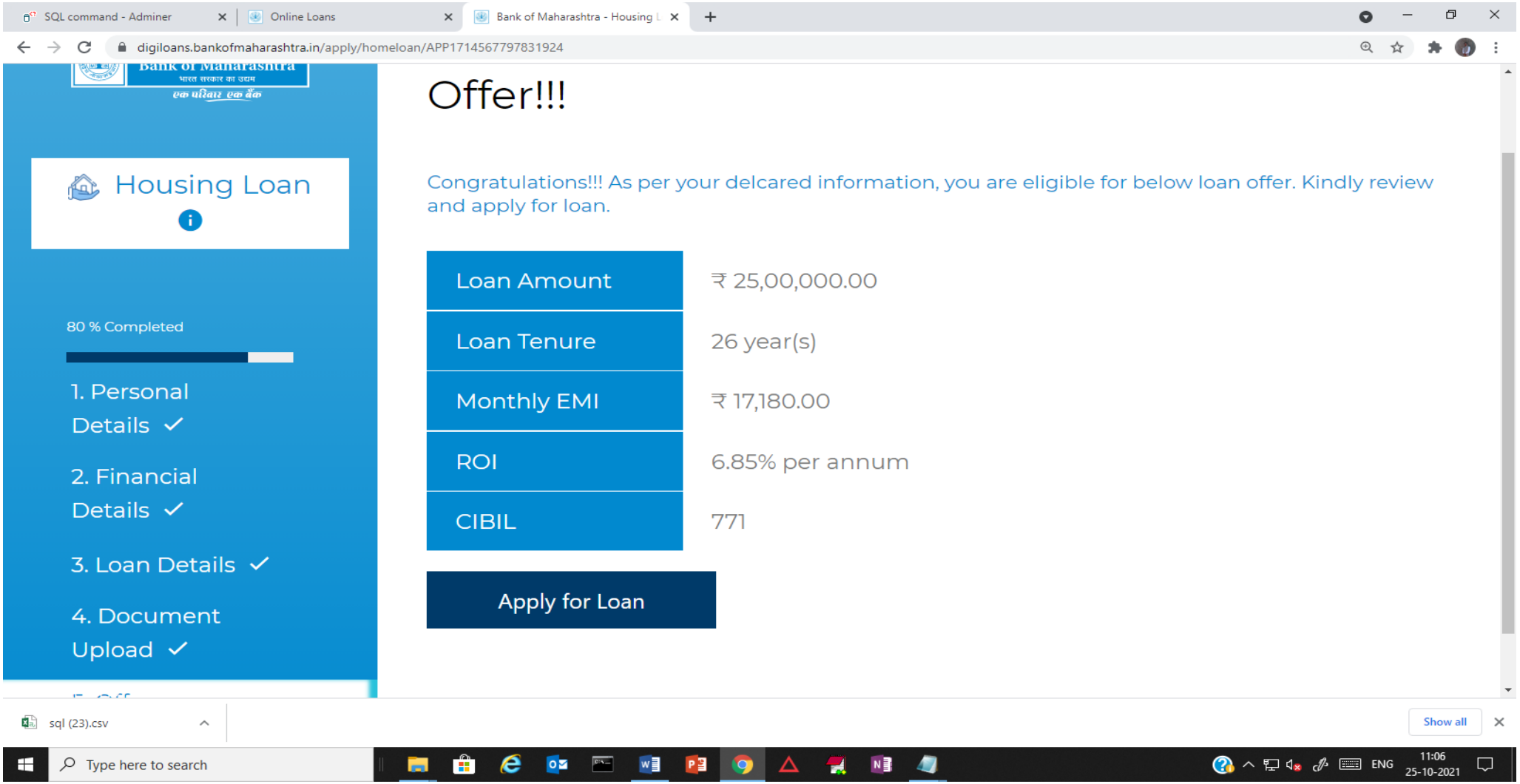


- **KYC Verification and Document Upload -** User will submit the available document information for KYC verification and click on verify button. KYC documents for verification are PAN / ITR / AADHAAR / PASSPORT. PAN and Aadhaar are mandatory documents. Upon completion of the verification, user will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

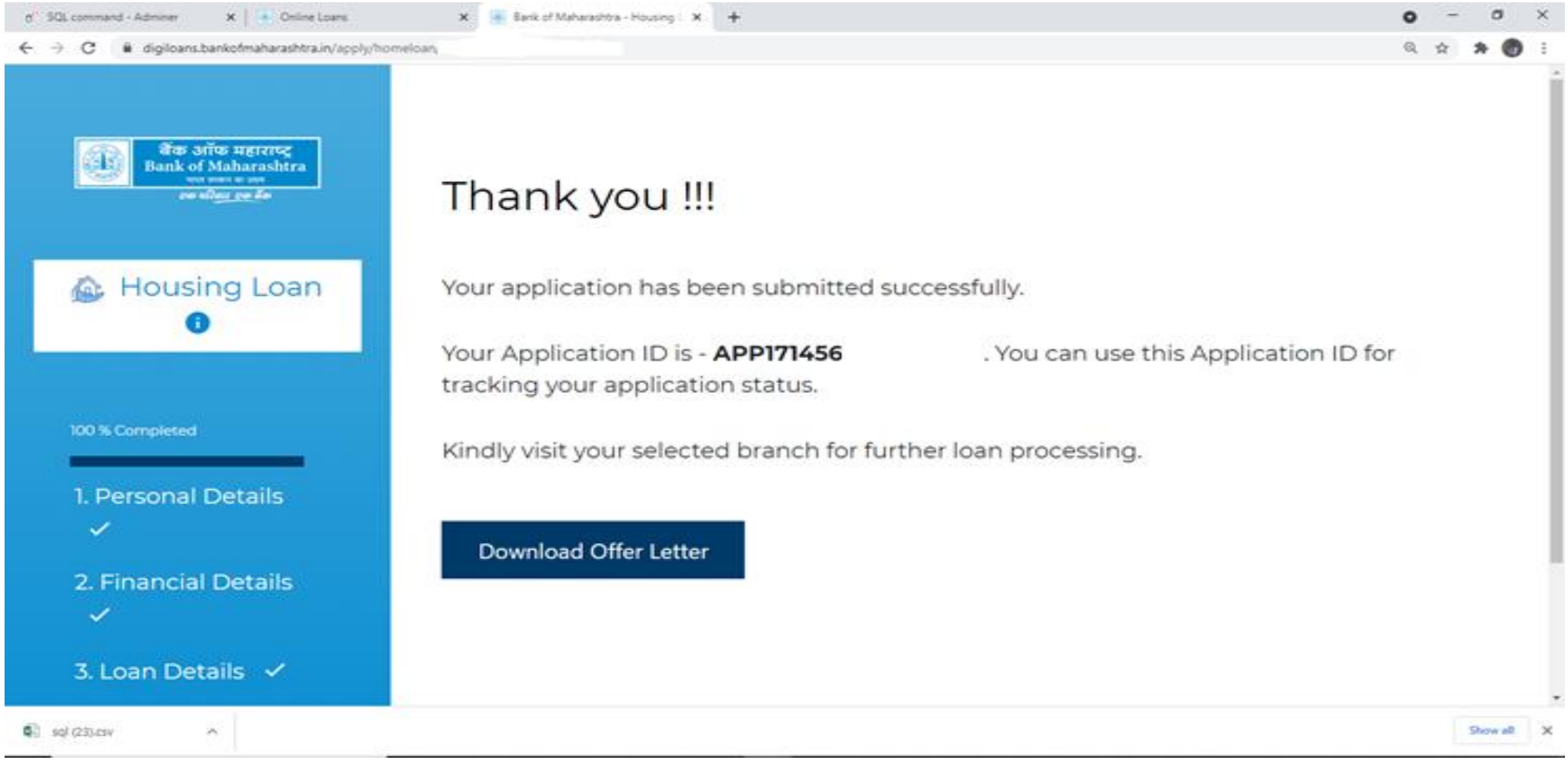



SQL command - Adminer
Online Loans
Bank of Maharashtra - Housing L
digiloans.bankofmaharashtra.in/apply/homeloan/APP1714567797831924
बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक
Housing Loan
60 % Completed
1. Personal Details ✓
2. Financial Details ✓
3. Loan Details ✓
4. Document Upload
5. Offer
© 2021 Bank of Maharashtra All Rights Reserved
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
sql (23).csv
Show all
Type here to search
ENG
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“



- **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 rebult 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**