

भारत में स्थित सभी शाखाओं/ कार्यालयों के लिए परिपत्र

डिजिटल ग्रुप, बीसीसी, बड़ौदा सन टॉवर, मुंबई द्वारा जारी

महोदया/ महोदय,

विषय: टैब बैंकिंग - 'बड़ौदा टैबिट' के माध्यम से पूरी तरह से डिजिटाइज्ड स्वयं सहायता समूह (एसएचजी) गैर-वैयक्तिक बचत खाते खोलना

बैंक का टैब बैंकिंग उत्पाद 'बड़ौदा टैबिट' मुख्यतः एक रिलेशनशिप आधारित असिस्टेड मोबिलिटी प्लेटफॉर्म है जो शाखा उपयोगकर्ताओं को कासा आधार बढ़ाने, विभिन्न डिजिटल उत्पादों पर ऑन-बोर्ड करने एवं ग्राहकों को बेहतर सेवा प्रदान करने की सुविधा प्रदान करता है।

बैंक में बचत बैंक खाता खोलना स्वयं सहायता समूह (एसएचजी) को ऑनबोर्ड करने और लिंकेज करने की दिशा में पहला कदम है। यह बैंक से एसएचजी के सभी वैयक्तिक सदस्यों का परिचय करवाने की सुविधा प्रदान करता है जो अंततः बैंक के वैयक्तिक ग्राहक बन सकते हैं।

इस उद्देश्य के साथ हमें यह घोषणा करते हुए प्रसन्नता हो रही है कि टैब बैंकिंग के माध्यम से पूरी तरह से डिजिटल एसएचजी बचत बैंक खाता खोलने की सुविधा का शुभारंभ किया जा रहा है। हमें विश्वास है कि इससे शाखाओं को और अधिक प्रोत्साहन मिलेगा और टैबलेट के माध्यम से तत्काल एसएचजी खाता खोलने की प्रक्रिया से ग्राहक अनुभव में वृद्धि होगी।

निम्नलिखित योजनाओं के लिए एसएचजी बचत बैंक खाता खोलने के लिए को सक्षम किया गया है:

- एसबी सेल्फ हेल्प ग्रुप जेनरल (एसबी 131)
- एसबी सेल्फ हेल्प ग्रुप जेनरल- महिला सशक्तिकरण (एसबी-132)

टैब बैंकिंग के लिए यूनिफाइड लैंडिंग पेज के माध्यम से और एसएचजी आइकन का चयन करके एप्लिकेशन को एक्सेस किया जा सकता है।

<https://tabit.bankofbaroda.com/>

टैब बैंकिंग के माध्यम से एसएचजी बचत बैंक खाता खोलने की प्रक्रिया की मुख्य विशेषताएं:

- असिस्टेड मोबिलिटी प्लेटफॉर्म पर एसएचजी खाता खोलने हेतु डिजिटाइज्ड प्रक्रिया
- त्वरित रूप से एसएचजी खाता संख्या जनरेट करना
- आधार इकोसिस्टम पर निर्मित- यूआईडीएआई से सत्यापित ग्राहक डेटा
- एनएसडीएल के माध्यम से पैन का सत्यापन (यदि एसएचजी / हस्ताक्षरकर्ताओं के लिए पैन प्रदान किया जाता है)
- केवाईसी दस्तावेजों और संबंधित पार्टी के दस्तावेजों को डिजिटल रूप से अपलोड करना.
- स्पष्ट डेटा गुणवत्ता और केवाईसी से संबंधित सभी डेटा को एक ही प्लेटफॉर्म पर समृद्ध करना
- निम्नलिखित अतिरिक्त सेवाओं का पंजीकरण खाता खोलने की प्रक्रिया में शामिल –
 - ✓ वेल्कम किट - व्यक्तिगत चेक बुक और वेल्कम पत्र शामिल

- ✓ एसएमएस अलर्ट
- ✓ ई-खाता विवरण (यदि एसएचजी के लिए ईमेल आईडी प्रदान किया जाता है)

हम आपके सुलभ संदर्भ के लिए टैब बैंकिंग एप्लिकेशन को एक्सेस करने हेतु **अनुलग्नक I** में विस्तृत प्रक्रिया प्रवाह, जॉब कार्ड और अक्सर पूछे जाने वाले प्रश्न संलग्न कर रहे हैं।

हमें विश्वास है कि टैब बैंकिंग के माध्यम से एसएचजी खाता खोलने में सक्षम होने से शाखाओं को एसएचजी खातों को सक्रिय रूप से मोबलाइज करने में सहायता मिलेगी जिसके परिणामस्वरूप शाखा/ क्षेत्र/ अंचल को बैंक के लिए संवहनीय कासा प्राप्त करने की दिशा में बढ़ावा मिलेगा. यह एसएचजी को समय पर क्रेडिट लिंकेज भी सुनिश्चित करेगा जो बैंक के लिए प्राथमिकता-प्राप्त क्षेत्र के ऋण लक्ष्य को प्राप्त करने में सहायक होगा.

भवदीय,

(नित्यानंद बेहरा)

महाप्रबंधक

प्रमुख- ग्रामीण एवं कृषि बैंकिंग

(अखिल हांडा)

मुख्य डिजिटल अधिकारी

CIRCULAR TO ALL BRANCHES / OFFICES IN INDIA

Issued by Digital Group, BCC, Baroda Sun Tower, Mumbai

Dear Sir/Madam,

Re: Opening of fully digitized Self Help Group (SHG) Non-Individual Savings Account through TAB Banking - 'Baroda TAB/7'.

Bank's TAB Banking product 'Baroda TAB/7' is primarily a relationship based assisted mobility platform that gives the branch users the freedom to increase CASA base, on-board various Digital products and provide superior services to customers.

Opening of savings bank account is the first step towards onboarding and linkage of Self Help Group (SHG) with the bank. It also facilitates introduction of all individual members of the SHG to the bank who could eventually become individual customers of the bank.

With this objective, we are pleased to announce the launch of opening of fully digitized SHG Savings Bank accounts through TAB Banking. We trust this will give more impetus to the branches and shall enhance the customer experience with instant SHG account opening process through Tablets.

SHG Savings Bank Account opening has been enabled for the following schemes:

- SB Self Help Group General (**SB 131**).
- SB Self Help Group General-Women Empowerment (**SB 132**).

Application is accessible through the Unified Landing Page for TAB Banking and selecting the SHG icon.

<https://tabit.bankofbaroda.com/>

Key Features of SHG Savings Bank Account Opening process through TAB Banking:

- Digitized journey for SHG account opening process on assisted mobility platform.
- Instant SHG account number generation.
- Built on Aadhaar ecosystem-Customer data validated from UIDAI.
- PAN validation through NSDL (In case PAN is provided for SHG / Signatories).
- Uploading of KYC documents & related party documents digitally.
- Clean data quality and enrichment of all KYC related data on a single platform.
- Registration of following additional services integrated in the account opening journey –
 - ✓ Welcome Kit - Consisting of Personalized Cheque book and Welcome letter.
 - ✓ SMS Alerts.
 - ✓ e-Account Statement (In case email id is provided for SHG).

We enclose detailed process flow, Job card and FAQs in **Annexure I** for accessing the TAB Banking Application for ease of reference.

We trust that enablement of SHG account opening through TAB Banking will help the branches to aggressively mobilize SHG accounts which in turn will help boost the Branch /



Region / Zone performance in acquiring sustainable CASA to Bank. It will also ensure timely credit linkage of SHGs which will contribute to achievement of Bank's Priority Sector Lending target.

Yours faithfully,
(Nityananda Behera)
General Manager
Head- Rural and Agri Banking

(Akhil Handa)
Chief Digital Officer

Pre- Requisite for SHG Account Opening through TAB

- Aadhar cards of authorised signatories.
- SHG Resolution for opening account & operating Instructions.
- SHG Bye Laws document (SHG Resolution of incorporation).
- eKYC enabled Biometric Device in Branch for capturing eKYC details in CBS.
(For authorised signatories where mobile no. is not linked with Aadhar or non-availability of Aadhar linked mobile no.).
- FATCA declaration form of SHG and Authorised signatories.
- PAN/Form 60 of SHG and Authorised signatories.
- Authorised signatories - To capture LIVE photographs and for capturing eKYC details in CBS(Finacle).
- Aadhar linked Mobile nos. of authorised signatories for OTP (If Mobile is linked with Aadhar).
- SHG mobile no. to provide consent through OTP/Smart link.
- Good Internet Connectivity.

Some are the key points to be remembered while opening a SHG Saving Account

- **Condition 1: Mobile No. is Linked with Aadhar**
Details of Authorized signatories will be fetched from UIDAI Database by adding Aadhar Number and verifying OTP received in linked mobile number. Branch to add eKYC in CBS (Finacle menu option – EKYC under “Account opening through TAB Banking” field)
- **Condition 2: Mobile No. is Not Linked with Aadhar**
Branch to add eKYC in CBS (Finacle menu option – EKYC) through biometric authentication of authorised signatory and then proceed for account opening in TAB.

Process Flow for opening Self Help Group (SHG) Saving Account through TAB Banking

SHG Saving account opening process is divided into two major parts:

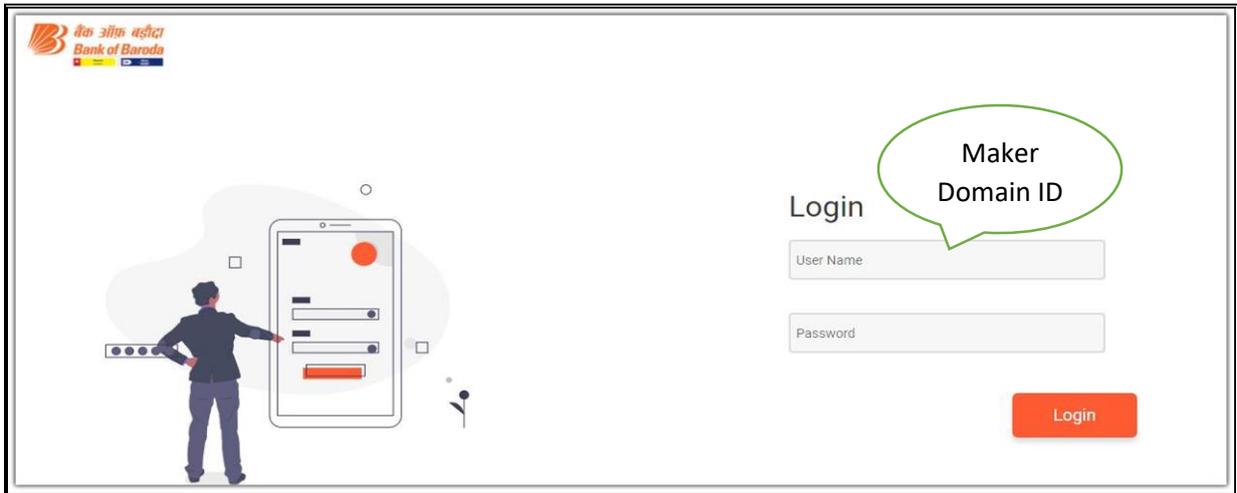
Part 1- MAKER Journey: Where the maker enters basic, additional, and document details of SHG and all Authorised Signatories.

Part 2- CHECKER Journey: Where the Checker verifies the basic, additional and documents details of SHG and all Authorised Signatories entered by the maker.

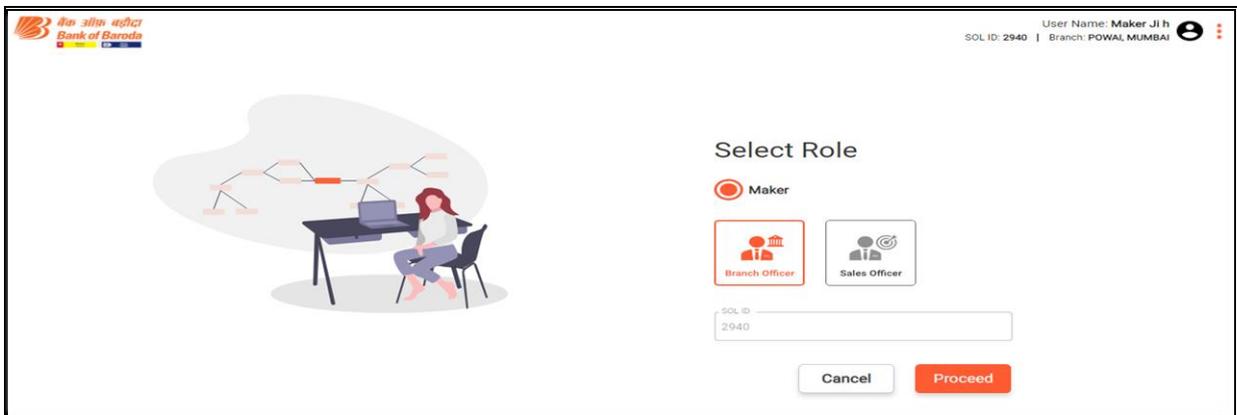
Part 1- MAKER Journey

Step 1

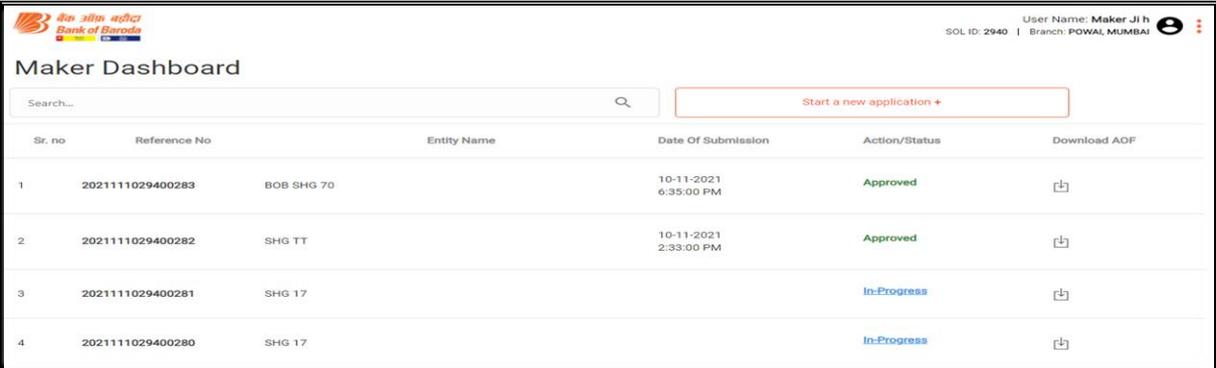
- The maker's domain credentials are required to login in TAB banking for account opening.



- Select the Role and click on Proceed button.



- Maker Dashboard.



Sr. no	Reference No	Entity Name	Date Of Submission	Action/Status	Download AOF
1	2021111029400283	BOB SHG 70	10-11-2021 6:35:00 PM	Approved	
2	2021111029400282	SHG TT	10-11-2021 2:33:00 PM	Approved	
3	2021111029400281	SHG 17		In-Progress	
4	2021111029400280	SHG 17		In-Progress	

- To open a fresh SHG Saving account click on “Start a new Application”
- Fill the Basic details of SHG for Dedup : Basic Details like Self Help Group Name, Constitution Type, Date of Formation, Place of Incorporation, TAN No, E-mail ID, Mobile No of SHG/Authorised Signatory, No of Authorised Signatory (Minimum 2 Authorised Signatory is required) are to be filled.

Self Help Group Information

Basic Details for Dedup

Self Help Group Name *

Constitution Type * Date of Formation * 

Place of Incorporation *

TAN No.

Email ID Mobile of Authorised Signatory *

No of Authorised Signatories
2

- To initiate the process of Account opening, a consent is required to be obtained from the SHG members for account opening. Consent can be obtained either through a Smart Link in form of SMS or OTP sent to the Mobile Number entered in the basic details of SHG.

Email ID Mobile of Authorised Signatory *
1234567788

No of Authorised Signatories
2

Mobile Verification With

Smart Link (Smart Phone) OTP (Preferable For Feature Phone)

Is PAN Available

Yes No

PAN NO.

- For SHG having PAN Card- PAN Card number is to be added in “PAN Number” tab and then click on proceed.



TAN No.

Email ID
AMBADAMANDAL1@GMAIL.COM

Mobile of Authorised Signatory *
7990535233

No of Authorised Signatories
3

Smart Link (Smart Phone) OTP (Preferable For Feature Phone)

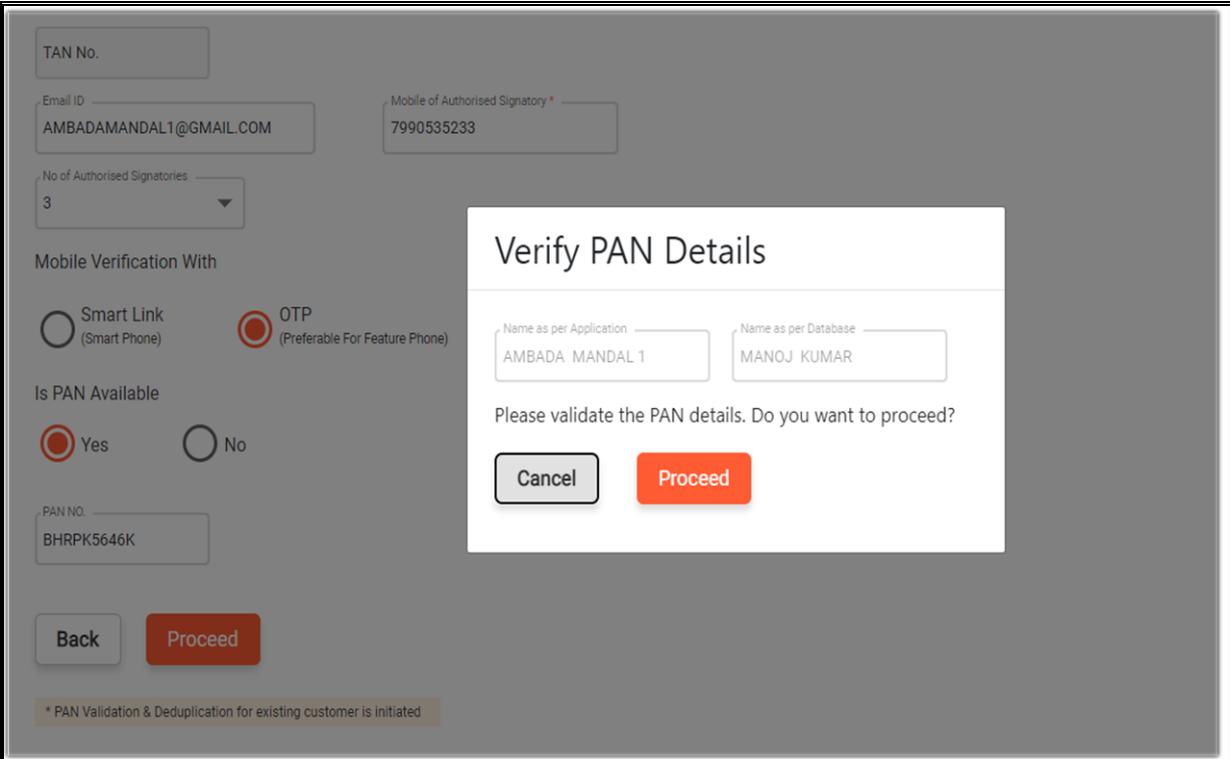
Is PAN Available
Yes No

PAN NO.
BHRPK5646K

Back Proceed

* PAN Validation & Deduplication for existing customer is initiated

- Pop up for PAN Validation will appear- Verify the PAN details and proceed further.



TAN No.

Email ID
AMBADAMANDAL1@GMAIL.COM

Mobile of Authorised Signatory *
7990535233

No of Authorised Signatories
3

Mobile Verification With
Smart Link (Smart Phone) OTP (Preferable For Feature Phone)

Is PAN Available
Yes No

PAN NO.
BHRPK5646K

Back Proceed

* PAN Validation & Deduplication for existing customer is initiated

Verify PAN Details

Name as per Application Name as per Database

Please validate the PAN details. Do you want to proceed?

Cancel Proceed

- For SHG with no PAN Card: Agri Income and Other Income Details are to be added (Note: PAN is mandatory if the combined income stated in Agri and Other Income is above 2.50 L).

Mobile verification with

Smart Link (Smart Phone)
 OTP (Preferable For Feature Phone)

Is PAN Available

Yes
 No

FORM 60

PAN not available
 Applied for PAN

Please Confirm below details:

I do hereby declare that what is stated above is true to the best of my knowledge (as per section 64 of IT Act, 1961) computed in accordance with the provisions of Income Tax Act, 1961 for the current financial year will be less than maximum amount not chargeable to tax.

- Click on declaration check box and then Proceed to enter “Maker Consent Page”

Step-2 Maker Consent Page

- While filling the basic details of SHG in the previous page, maker had to select between two options i.e Smart Link or OTP for taking consent from SHG to initiate the account opening application.

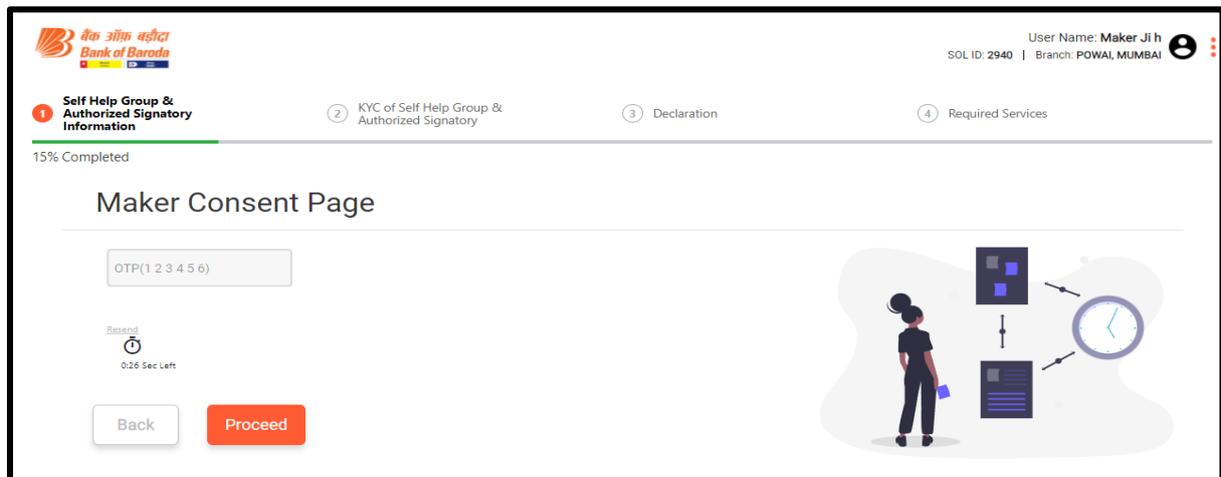
For Smart Link - A link will be sent to the customer to obtain consent to initiate a Self Help Account Application. Link will be valid for 5 min. Maker can resend Link only twice.

An SMS with the link for consent will be sent to the Mobile Number of SHG:

Dear (BOBSHG), We have received your application for opening a SHG account with Bank of Baroda. We thank you to provide us an opportunity to serve you. By providing the OTP 779142, you give your consent to open a SHG account by Bank of Baroda staff on your behalf and also confirm your mobile number. : xxxxxx5233 - Bank of Baroda

OTP- 6 digit OTP will be sent to the Mobile for taking consent and has to be entered in the Maker consent page. OTP will be valid for 3 min. Maker can resend OTP only thrice after the interval of 3 min each.

Dear (BOBSHG), We have received your application for opening a SHG account with Bank of Baroda. We thank you to provide us an opportunity to serve you. By providing the OTP 779142, you give your consent to open a SHG account by Bank of Baroda staff on your behalf and also confirm your mobile number. : xxxxxx5233 - Bank of Baroda



Bank of Baroda
User Name: Maker Jih
SOL ID: 2940 | Branch: POWAI, MUMBAI

1 Self Help Group & Authorized Signatory Information
2 KYC of Self Help Group & Authorized Signatory
3 Declaration
4 Required Services

15% Completed

Maker Consent Page

OTP(1 2 3 4 5 6)

Resend
0:26 Sec Left

Back Proceed

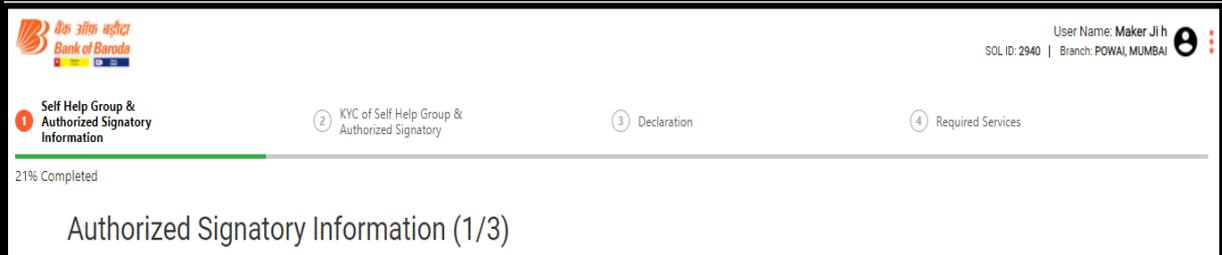
- After receiving consent from the SHG, Maker can proceed further to Authorised Signatory Information Page.

Step-3: Authorised Signatory Information Page

- Please enter the Aadhar no. of 1st Authorised Signatory to fetch the basic details of signatory for dedup.

Maker has to select the Aadhar Authentication Mode:

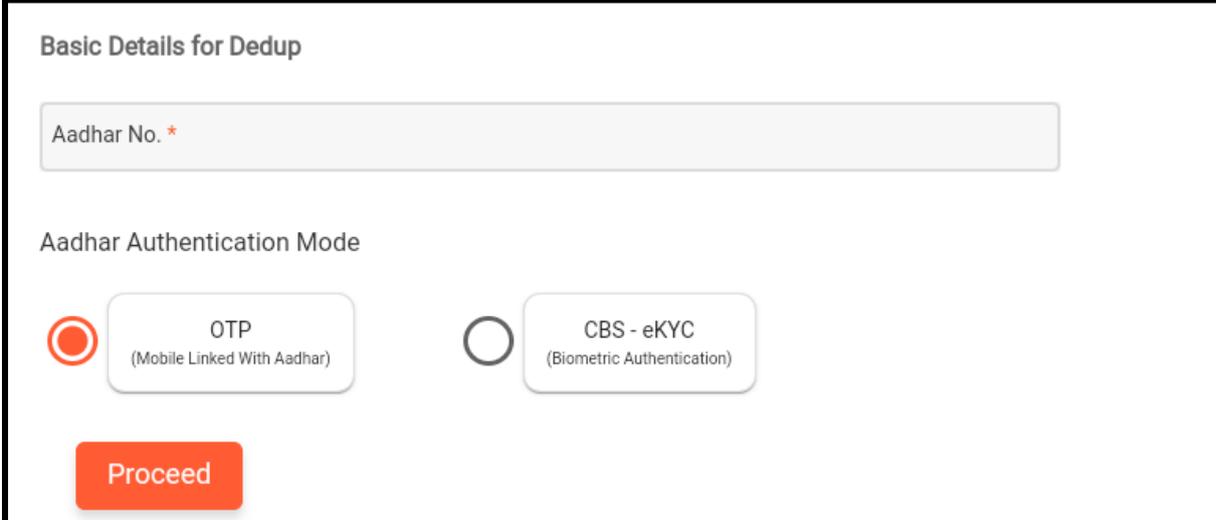
1. [OTP] – For Customer where Mobile no. is linked with Aadhar.
2. [CBS-eKYC] - For fetching data of Customer from CBS where eKYC is done.



Bank of Baroda logo and user information: User Name: Maker Ji h, SOL ID: 2940 | Branch: POWAI, MUMBAI

Progress steps: 1 Self Help Group & Authorized Signatory Information (21% Completed), 2 KYC of Self Help Group & Authorized Signatory, 3 Declaration, 4 Required Services

Authorized Signatory Information (1/3)



Basic Details for Dedup

Aadhar No. *

Aadhar Authentication Mode

OTP (Mobile Linked With Aadhar)
 CBS - eKYC (Biometric Authentication)

Proceed

- For Authorised Signatory having their mobile number registered with UIDAI- Enter the OTP received in mobile no. registered with UIDAI and details of signatory will be automatically fetched from UIDAI. (Validity of Aadhar OTP is of 10 min and the Maker can click on resend OTP after 05 min).
- Where mobile no.is not linked with Aadhar- e-KYC is to be done in CBS. Details of signatory will be automatically fetched from CBS.

Bank of Baroda | User Name: Maker Ji h | SOL ID: 2940 | Branch: POWAI, MUMBAI

1 Self Help Group & Authorized Signatory Information | 2 KYC of Self Help Group & Authorized Signatory | 3 Declaration | 4 Required Services

21% Completed

Authorized Signatory Information (1/3)

Basic Details for Dedup

Aadhar No. *
473719543689

Aadhar Authentication Mode

OTP (Mobile Linked With Aadhar) | CBS - eKYC (Biometric Authentication)

Title *
Mr

First Name *
MANOJ

Middle Name

Last Name *
KUMAR

Date of Birth *
01/05/1988

Mobile No. *
8758723466

Is PAN Available

Yes | No

PAN NO. *
BHRPK5646K

* PAN Validation & Deduplication for existing customer is initiated

- Details of signatory like Name and Date of Birth will be automatically fetched through either UIDAI or CBS.
- Maker to select Title and enter Mobile no., PAN or FORM 60 (If PAN not available) details of Authorised Signatory and proceed further.

Title *
Mr

First Name *
MANOJ

Middle Name

Last Name *
KUMAR

Date of Birth *
01/05/1988

Mobile No. *
8758723466

Is PAN Available

Yes | No

FORM 60

I haven't applied for PAN and my estimated total income (including income of spouse, minor child, etc. as per Section 64 of IT ACT,1961)is

I have applied for PAN and it is not yet generated

Ann Income
1000

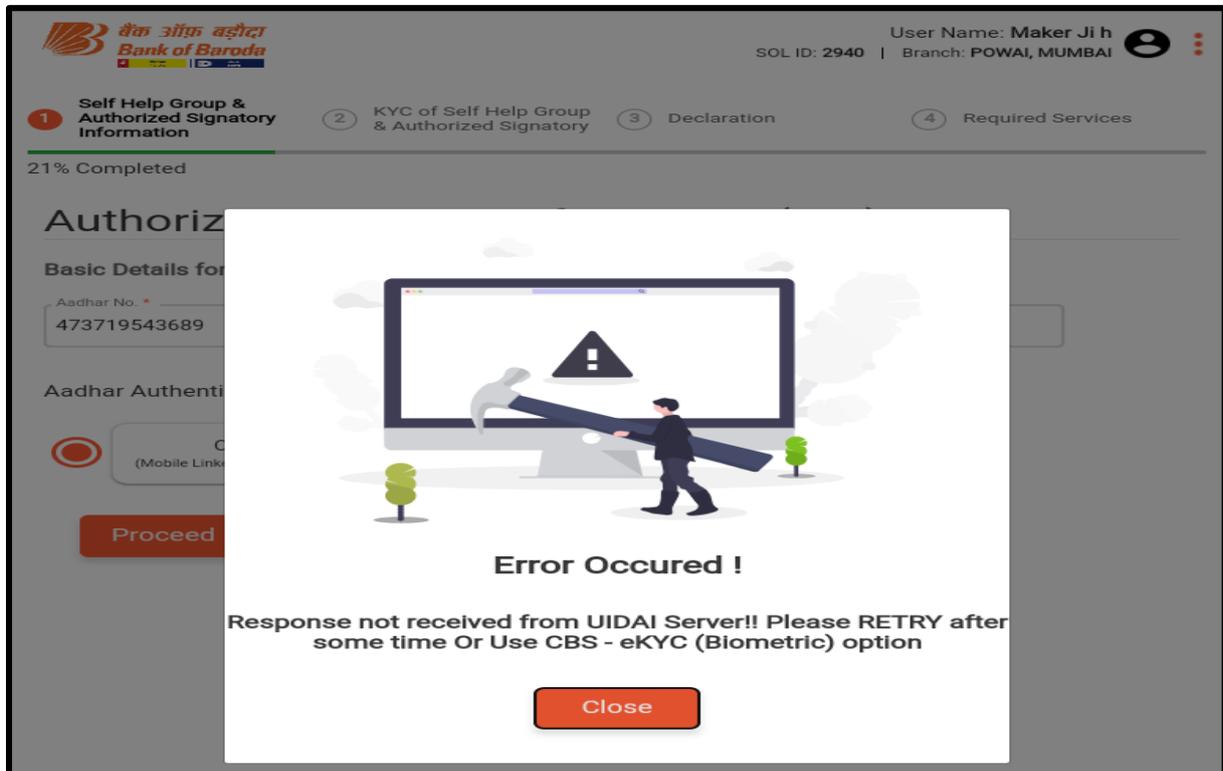
Other Income
0

Please Confirm below details:
I do hereby declare that what is stated above is true to the best of my knowledge (as per section 64 of IT Act, 1961) computed in accordance with the provisions of Income Tax Act, 1961 for the current financial year will be less than maximum amount not chargeable to tax.

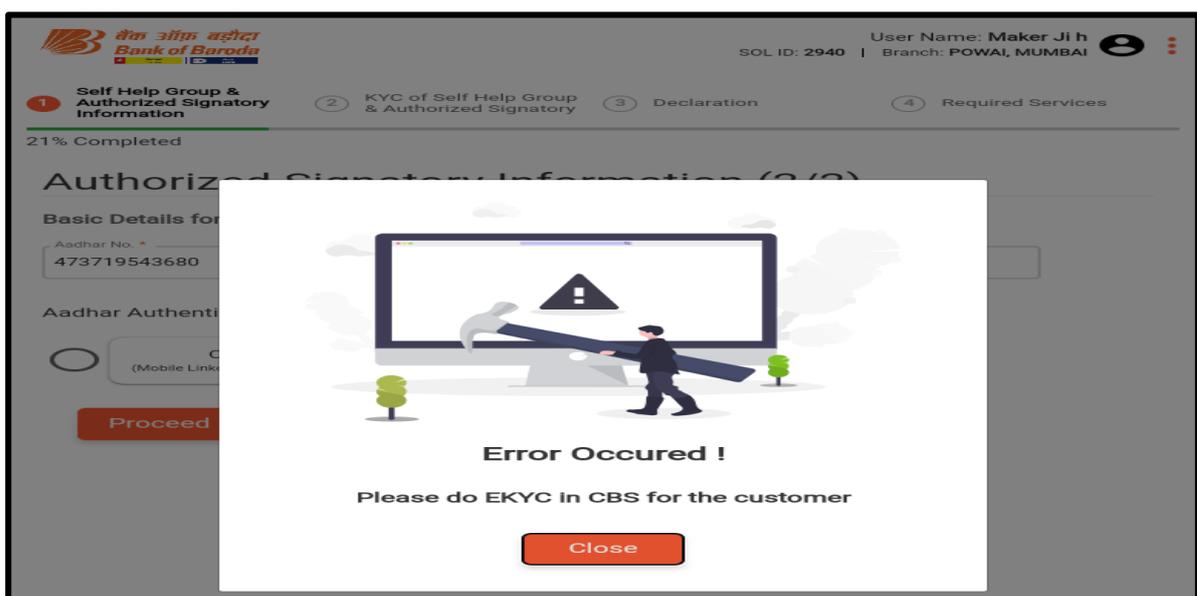
* PAN Validation & Deduplication for existing customer is initiated

Repeat this process for all other signatories and proceed further.

- If there is issue in retrieving data from UIDAI server, it will show below error message. In such scenario, Maker can retry after some time or can opt for CBS-eKYC mode to proceed with account opening journey by doing the eKYC for the customer in CBS.



- If the eKYC data does not exists in CBS, it will show below error message. In such cases, Maker has to do eKYC in Finacle and then proceed for SHG account opening journey.



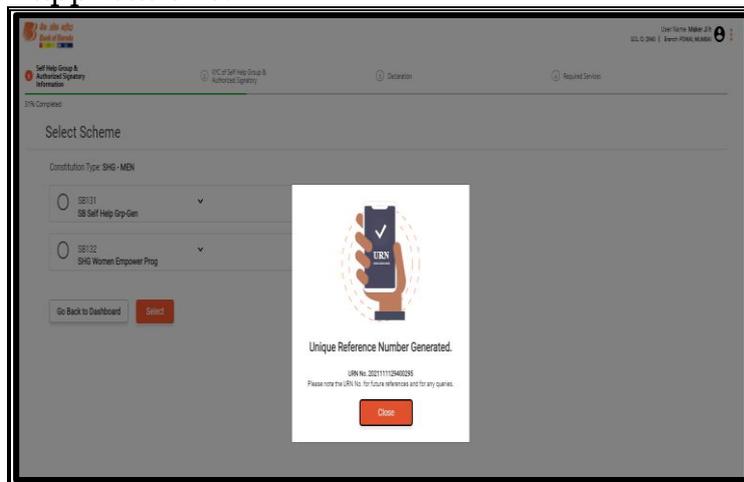
Step-4: Existing Customer Deduplication Status

- Check the Existing Customer Deduplication Status and proceed further.



Step-5: URN (Unique Reference Number) creation

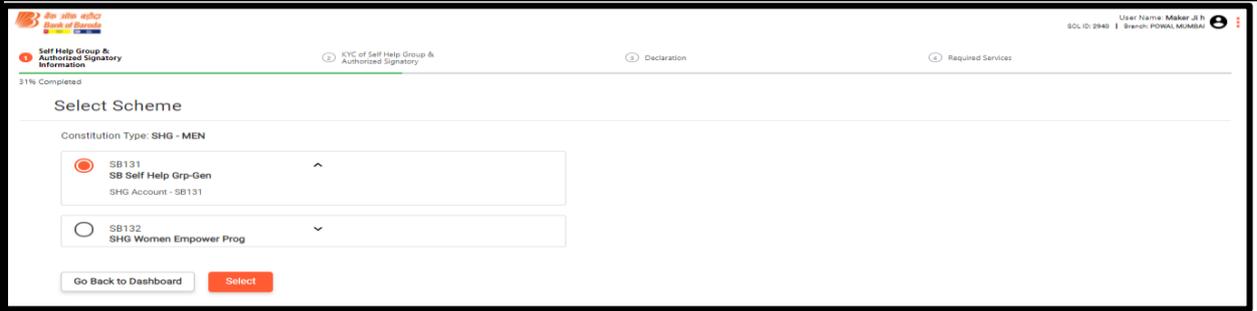
- URN (Unique Reference Number) creation: A pop up for URN (Unique Reference Number) generation will appear and a SMS will be sent to the mobile number of SHG. This URN Number will also be sent to the customer for future reference. This URN number can also be used to resume drop out applications.



Dear (AMBADA SAKHI MANDAL), your application for opening a SHG a/c is successfully submitted with URN No.202111729400339. Please note the URN No. for future references - Bank of Baroda

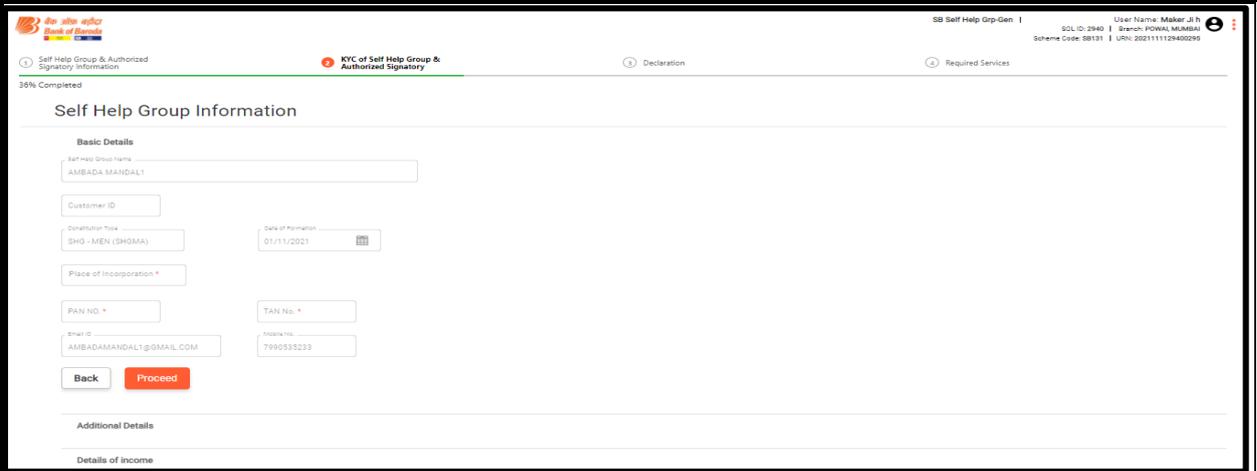
Step-6: Selection of SHG scheme

- Selection of SHG scheme. Two types of Saving accounts (i.e SB131 and SB132) can be opened through TAB. Maker to select the relevant Scheme code and proceeds further.

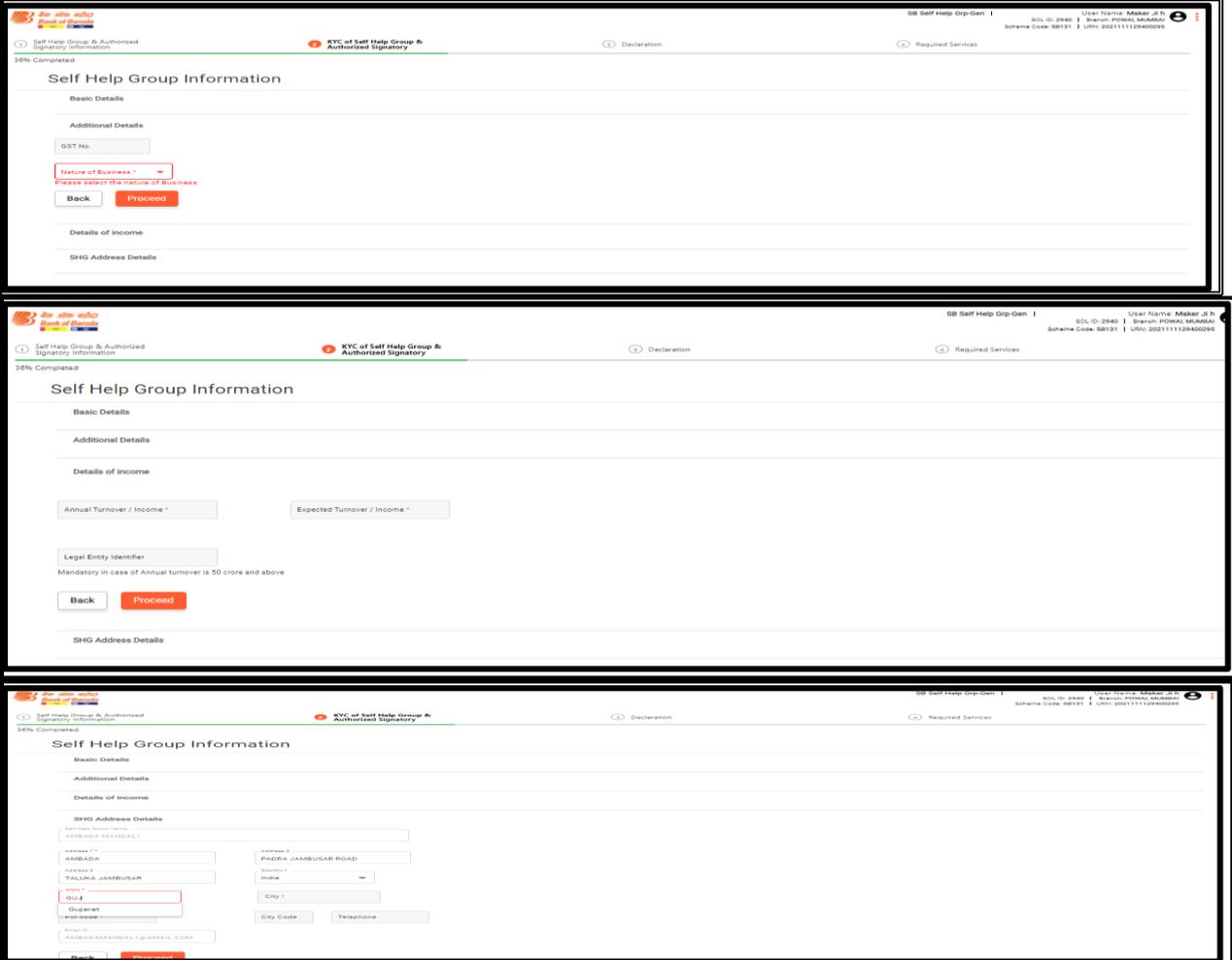


Step-7: SHG Detail Information Page

In SHG Detail Information Page, the Basic Details are auto filled.



- Maker to enter Additional Details like GST No (if any), Nature of Business, Details of Income and Address and click on proceed.



The screenshots show the following form sections:

- Self Help Group Information** (36% Completed)
- Basic Details**
- Additional Details**
 - GST No.
 - Nature of Business (dropdown menu)
 - Please select the nature of Business
 - Buttons: Back, Proceed
- Details of Income**
 - Annual Turnover / Income *
 - Expected Turnover / Income *
- Legal Entity Identifier**
 - Mandatory in case of Annual turnover is 50 crore and above
 - Buttons: Back, Proceed
- SHG Address Details**
 - Address: AMBADA MAINDALI
 - Area 1: AMBADA
 - Area 2: PADRA JAMBUSAR ROAD
 - Region: TALLUKA JAMBUSAR
 - Country: India
 - State: GUJ
 - City: GUDANET
 - City Code: Telephone
 - Email: AMBADAANDALI@GMAIL.COM
 - Buttons: Back, Proceed

Step-8: Upload KYC Documents of SHG

- Two SHG Documents mentioned below are to be uploaded either in PDF format or by taking a photo.
 - SHG Resolution for opening account & operating Instructions.
 - Bye Laws (SHG Resolution of incorporation).

Self Help Group & Authorized Signatory Information KYC of Self Help Group & Authorized Signatory Declaration Required Services

42% Completed

Upload KYC Documents for Self Help Group

Document List

- SHG Resolution for Opening Account & Operating Instructions *
 - Upload SHG Resolution for Opening Account & Operating Instructions
 - Upload
 - Take Photo
 - Document Number: 458452
 - Place of Issue: Bharuch
 - Date of Issue: 01/11/2021
 - SHG Resolution for Opening Account & Operating Instructions Uploaded Successfully
- Bye Laws *
 - Upload Bye Laws
 - Upload
 - Take Photo
 - Document Number: 254
 - Place of Issue: Bharuch
 - Date of Issue: 02/11/2021
 - Bye Laws Uploaded Successfully

Documents marked * are necessary for creating the Account.

Back Proceed

Click on Upload to add all the pages of document one by one.

Upload SHG Resolution for Opening Account & Operating Instructions

Document Number: 458 Place of Issue: Bharuch Date of Issue: 01/11/2021

SHG Resolution for Opening Account & Operating Instructions Uploaded Successfully

Bye Laws *

- Upload Bye Laws
 - Upload
 - Take Photo
 - Document Number: 254
 - Place of Issue: Bharuch
 - Date of Issue: 02/11/2021
 - Bye Laws Uploaded Successfully

 Documents marked * are necessary for creating the Account.

Back Proceed

Step 9: Authorised Signatory Information

Authorised Signatory basic details are automatically fetched from UIDAI database and are populated in the respective fields. Please select the gender and proceed further.

Self Help Group & Authorized Signatory Information KYC of Self Help Group & Authorized Signatory Declaration Required Services

47% Completed

Authorized Signatory Information (1/3)

Basic Details

Mr. MANDU Middle Name: KUMAR Last Name: KUMAR

Customer ID: [Empty]

Date of Birth: 01/05/1988 Gender: Male Female Third Gender

PAN NO: [Empty]

Mobile No: 4521452145 Email ID: [Empty]

Back Proceed

Additional Details

- Maker to enter additional details like Nationality, Annual Income, Fathers Name, Mothers Name, Marital Status, Spouse Name, Education, occupation and customer type and click on proceed.

47% Completed

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

Authorized Signatory Information (1/3)

Basic Details

Additional Details

Nationality *
Indian

Annual Income *
12

Fathers Name *
MANOJ F

Mothers Name *
MANOJ M

Marital Status *
MARRIED

Spouse Name *
MANOJ W

Education *
Post Graduate

Occupation *
ENGINEER

Customer Type *
SALARIED

- Maker to enter the communication address if it is different from permanent address, otherwise click the checkbox “Address same as Permanent Address”

Authorized Signatory Address Details

Permanent Address

Title *
Mr

FIRST NAME *
MANOJ

MIDDLE NAME

LAST NAME *
KUMAR

Address 1 *
C/O: Sukhdeo Sahu A-403

Address 2
PRAYOSSHA GREENS NR.VIBGYOR S

Address 3
BILL Bill

Country *
India

State *
Gujarat

City *
Vadodara

Pin code *
391410

City Code

Telephone

Communication Address

Same as Permanent Address

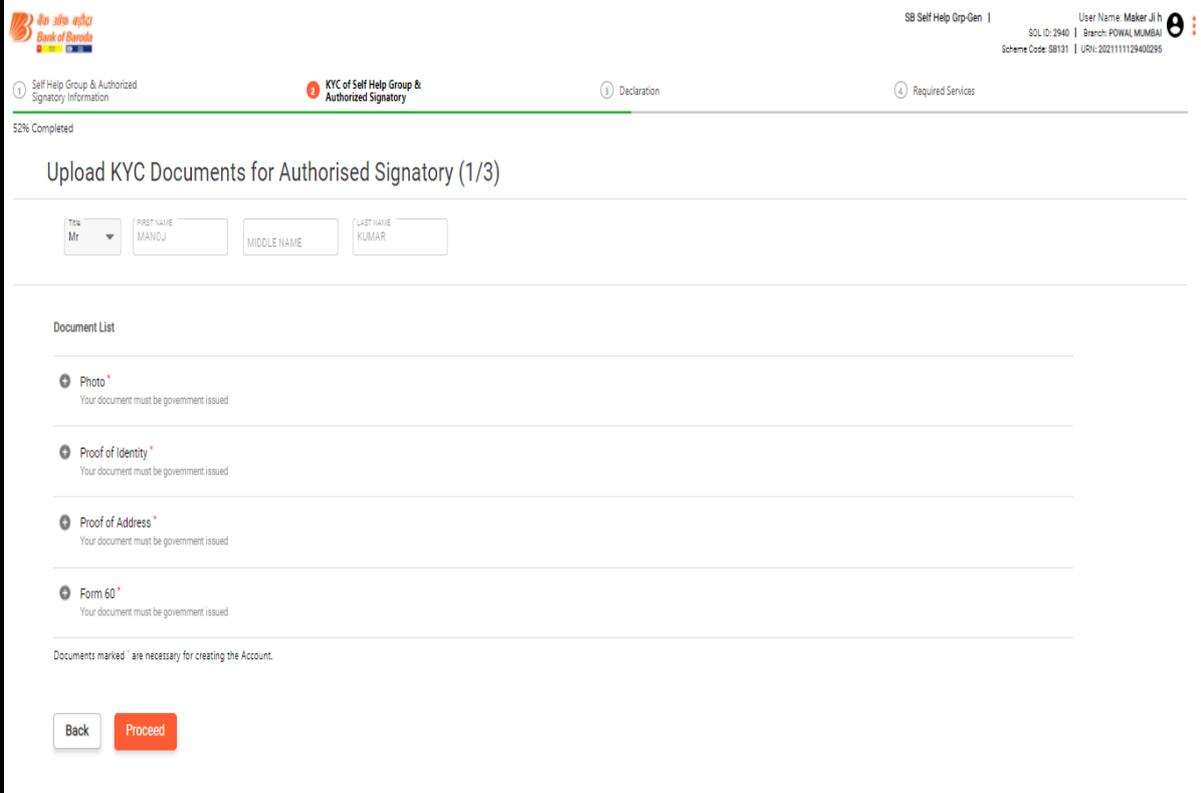
Is Authorised Signatory a Beneficiary Owner

Yes No

- Similarly, above step is to be repeated to capture the information of other Signatories.

Step-10: Uploading of KYC documents of Authorised Signatories

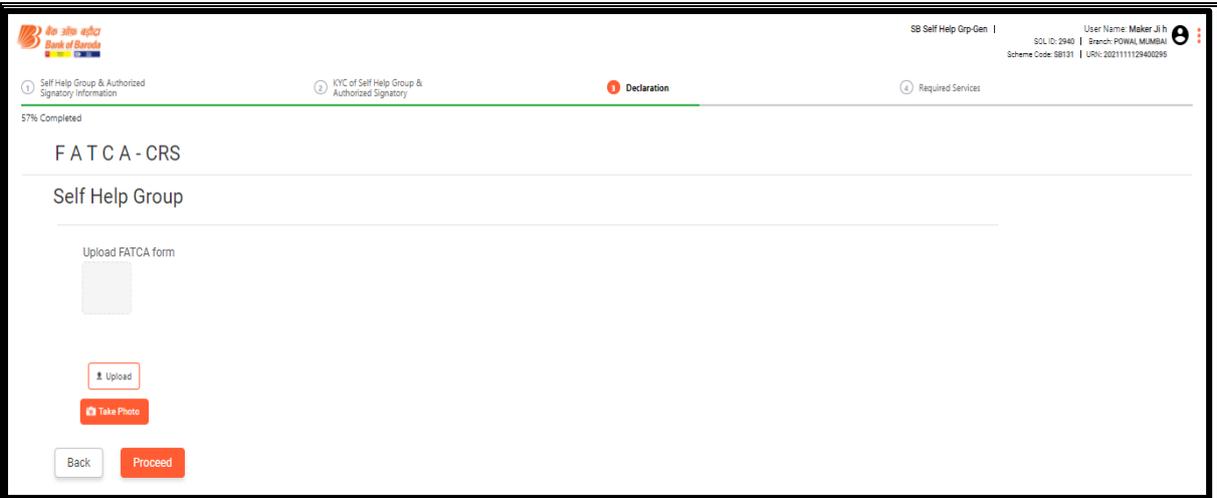
- KYC Documents like Photo, Proof of Identity, Proof of Address and FORM60 are to be uploaded and then click on proceed.



The screenshot shows the 'KYC of Self Help Group & Authorized Signatory' page. The progress bar indicates 52% completion. The page title is 'Upload KYC Documents for Authorised Signatory (1/3)'. There are input fields for 'Title' (Mr), 'First Name' (MANOJ), 'Middle Name', and 'Last Name' (KUMAR). Below these is a 'Document List' with four items: 'Photo', 'Proof of Identity', 'Proof of Address', and 'Form 60', each with a note that the document must be government issued. At the bottom, there are 'Back' and 'Proceed' buttons.

Step-11: Uploading of FATCA declaration of SHG

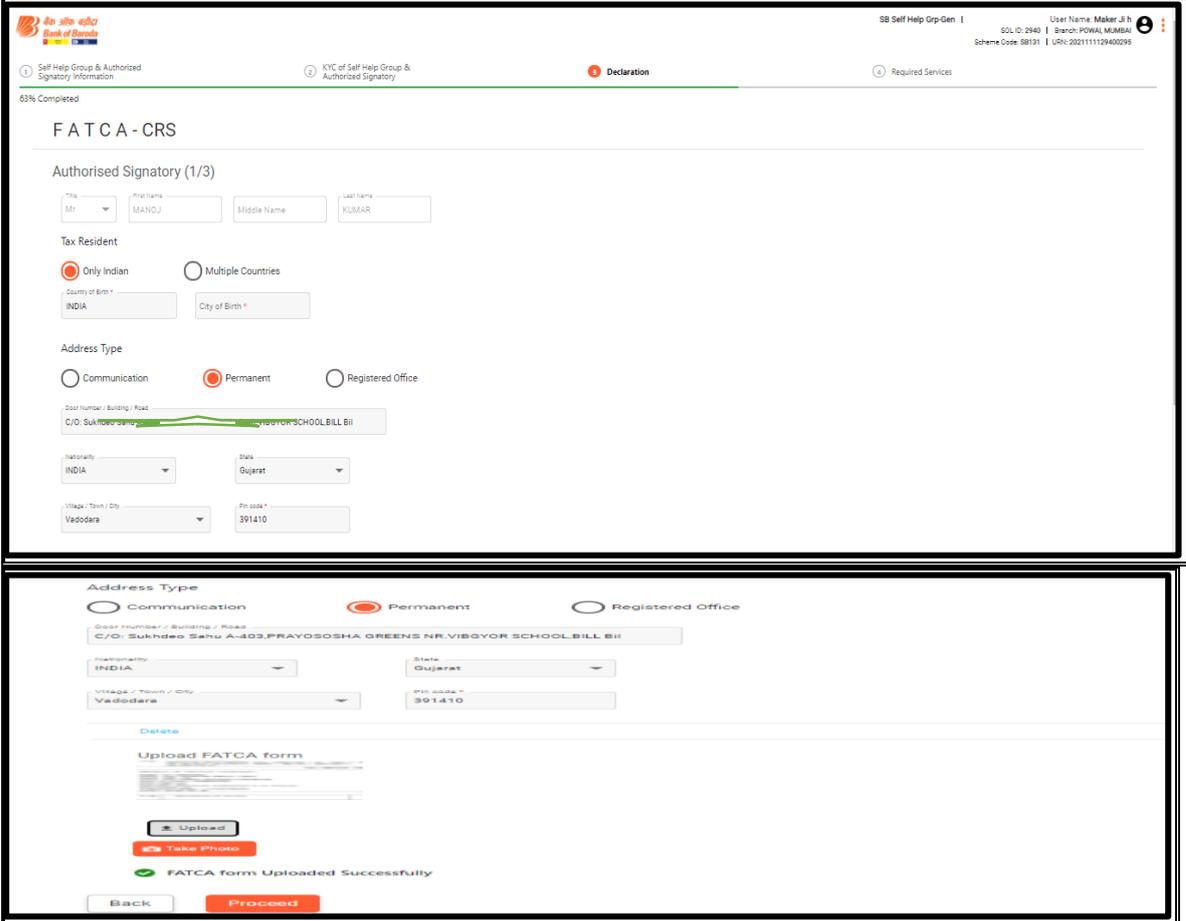
- Upload FATCA form for SHG either in PDF format or click a Photo to upload and proceed.



The screenshot shows the 'Declaration' page for 'FATCA - CRS Self Help Group'. The progress bar indicates 57% completion. The main heading is 'FATCA - CRS Self Help Group'. There is a section for 'Upload FATCA form' with a large grey box for the document. Below this are 'Upload' and 'Take Photo' buttons. At the bottom, there are 'Back' and 'Proceed' buttons.

Step -12: Uploading of FATCA declaration of Authorised Signatories

- Uploading of FATCA declaration of Authorised Signatories 1, 2 and 3

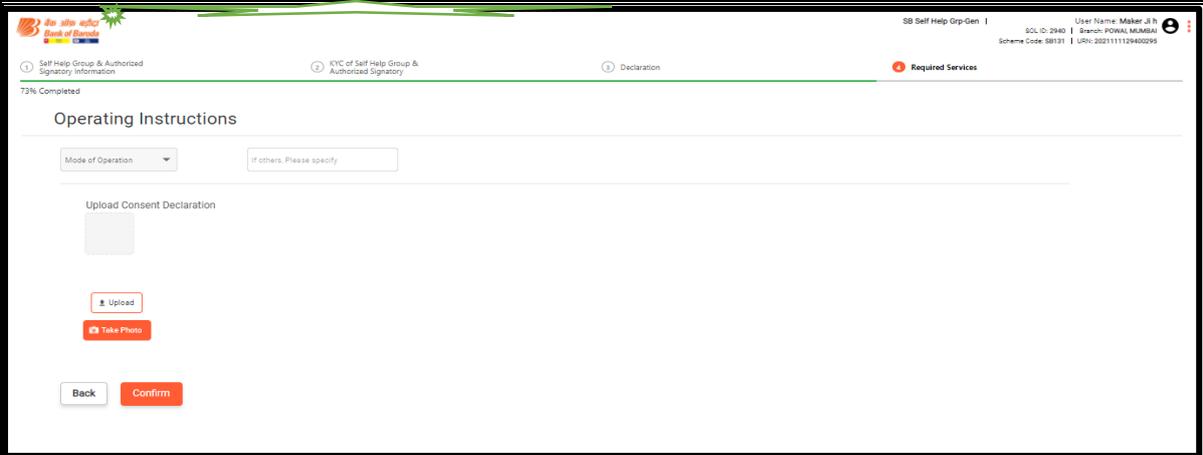


The screenshot displays the 'FATCA - CRS' section of the 'Declaration' step in the KYC process. The progress bar shows 63% completion. The form includes the following fields and options:

- Authorised Signatory (1/3):**
 - Title: Mr
 - First Name: MANJU
 - Middle Name: KUMAR
 - Last Name: KUMAR
- Tax Resident:**
 - Only Indian (Selected)
 - Multiple Countries
 - Country of Birth: INDIA
 - City of Birth: [Blank]
- Address Type:**
 - Communication
 - Permanent (Selected)
 - Registered Office
- Address:**
 - Door Number / Building / Road: C/O: Sukhdeo Sahu A-403, PRAYOSHA GREENS NR VIBGYOR SCHOOL, BILBI
 - Nationality: INDIA
 - State: Gujarat
 - Village / Town / City: Vadodara
 - Pin code: 391410
- Actions:**
 - Upload FATCA form (with document preview)
 - Upload
 - Take Photo
 - FATCA form Uploaded Successfully
 - Back
 - Proceed

Step-13: Operating Instructions

- Selecting and uploading the Operating Instructions: Select mode of operation and upload consent declaration to proceed further

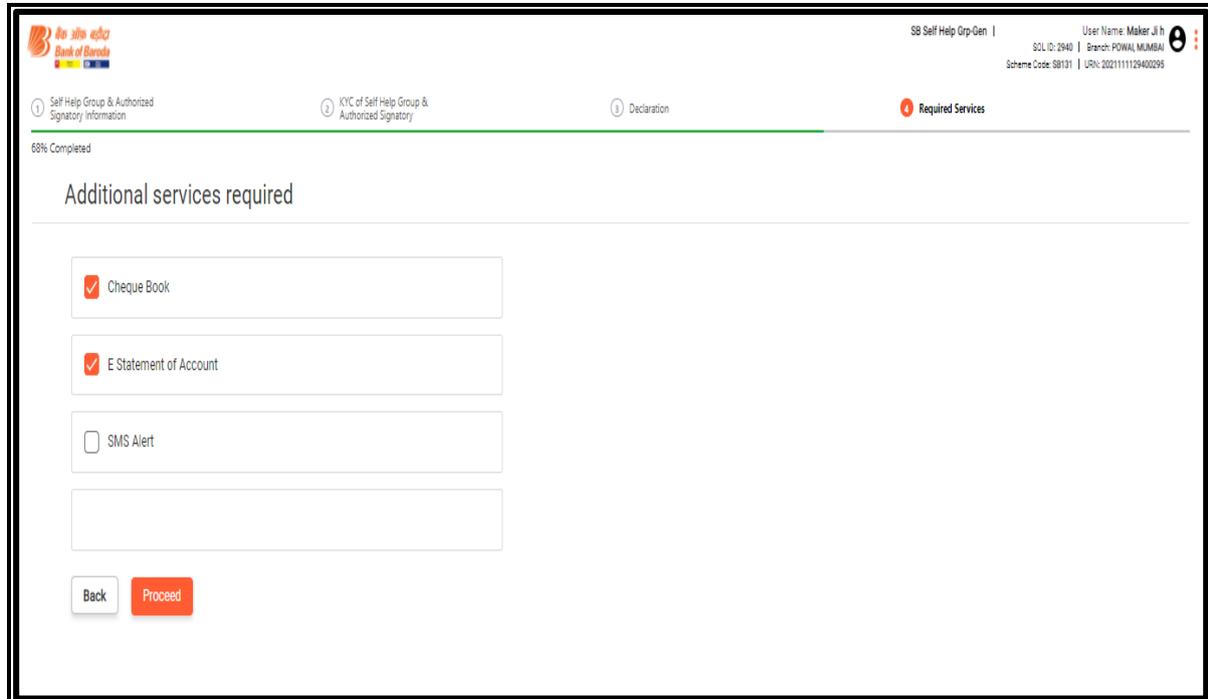


The screenshot displays the 'Operating Instructions' section of the 'Required Services' step in the KYC process. The progress bar shows 73% completion. The form includes the following fields and options:

- Mode of Operation:**
 - Mode of Operation: [Dropdown]
 - If others, Please specify: [Text Field]
- Upload Consent Declaration:**
 - Upload Consent Declaration: [Image Placeholder]
 - Upload
 - Take Photo
- Actions:**
 - Back
 - Confirm

Step 14: Selecting the Additional Services Required

- Maker to click the check box for availing additional services like Cheque Book, E-Statement of Account and SMS Alerts.



SB Self Help Grp-Gen | User Name: Maker Ji h
SQL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111129400295

1 Self Help Group & Authorized Signatory Information | 2 KYC of Self Help Group & Authorized Signatory | 3 Declaration | 4 Required Services

66% Completed

Additional services required

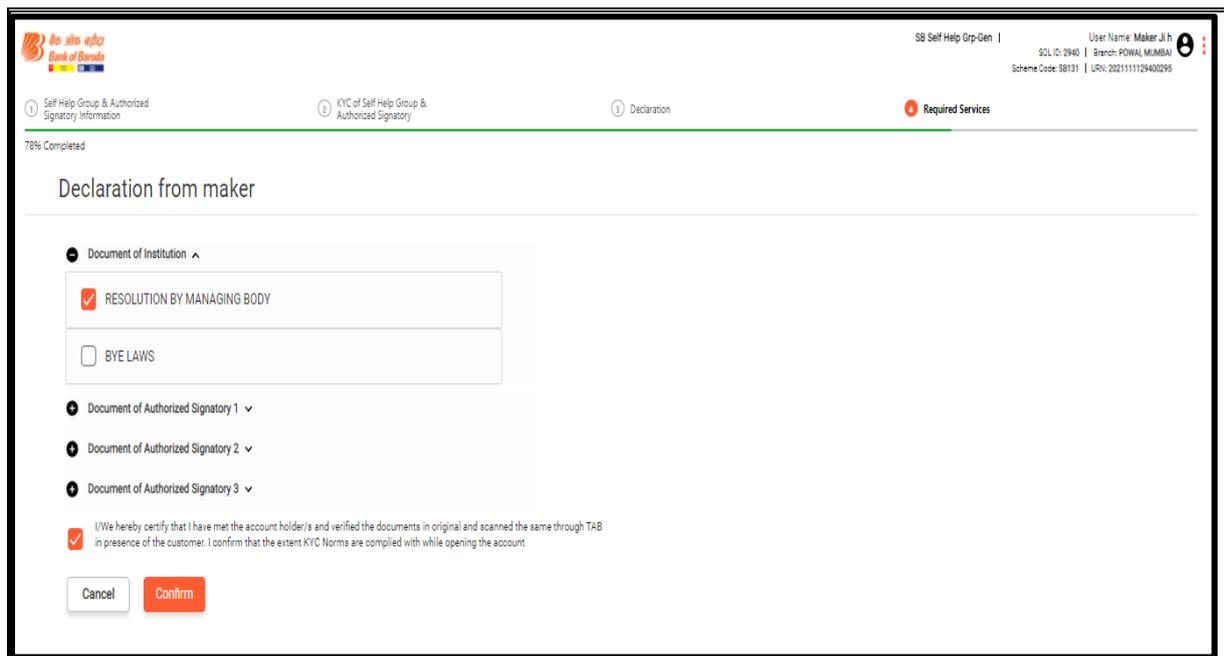
Cheque Book

E Statement of Account

SMS Alert

Step-15: Declaration from Maker

- Maker to Revisit the Document check box to finally confirm.



SB Self Help Grp-Gen | User Name: Maker Ji h
SQL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111129400295

1 Self Help Group & Authorized Signatory Information | 2 KYC of Self Help Group & Authorized Signatory | 3 Declaration | 4 Required Services

76% Completed

Declaration from maker

RESOLUTION BY MANAGING BODY

BYE LAWS

Document of Authorized Signatory 1

Document of Authorized Signatory 2

Document of Authorized Signatory 3

I/We hereby certify that I have met the account holder/s and verified the documents in original and scanned the same through TAB in presence of the customer. I confirm that the extent KYC Norms are complied with while opening the account.

➤ Application Preview before Submission by the Maker.

1 Self Help Group & Authorized Signatory Information
2 KYC of Self Help Group & Authorized Signatory
3 Declaration
4 Required Services

84% Completed

Application Preview

1 Scheme	Edit ✓
2 Self Help Group	Edit ✓
3 Upload KYC Document for SHG	Edit ✓
4 Authorized Signatory Details 1	Edit ✓
5 Authorized Signatory Details 2	Edit ✓
6 Authorized Signatory Details 3	Edit ✓
7 Upload KYC Documents for Authorized Signatory 1	Edit ✓
8 Upload KYC Documents for Authorized Signatory 2	Edit ✓
9 Upload KYC Documents for Authorized Signatory 3	Edit ✓
10 FATCA CRS	Edit ✓
11 FATCA - CRS Signatory signatory1	Edit ✓
12 FATCA - CRS Signatory signatory2	Edit ✓
13 FATCA - CRS Signatory signatory3	Edit ✓
14 Operating Instructions	Edit ✓
15 Additional Services Required	Edit ✓
16 Declaration From Maker	Edit ✓

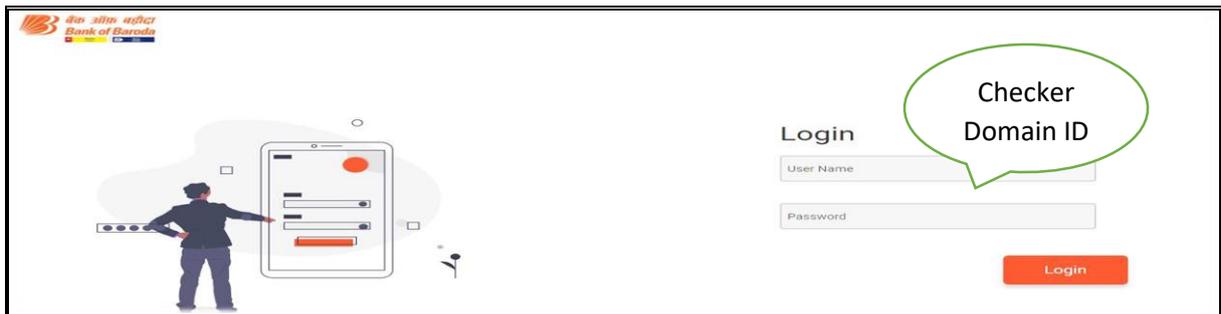
Back
Submit

Document Status : 100%

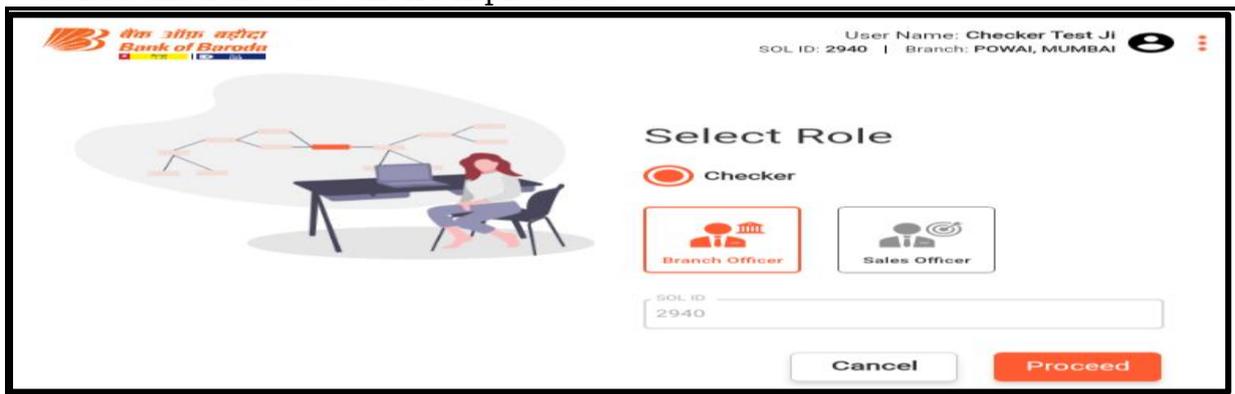
Part II- CHECKER Journey

Step-1: Login

- Checker to login with Domain ID and Password.



- Select the role and Click on proceed.



- Checker Dashboard: Checker to select the “approval pending” application

Bank of Baroda
User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI

Checker Dashboard

Search... New All

Sr. no	Maker ID & Reference No.	Self Help Group Name	Requested Date & Time	Checker Status	Download AOF
1	Maker 2021111729400340	BOBSHG	17-11-2021 4:32:00 PM	Approved	
2	Maker 2021111129400295	AMBADA MANDAL1	17-11-2021 3:22:00 PM	Approval Pending	
3	Maker 2021111029400283	BOB SHG 70	10-11-2021 6:35:00 PM	Approved	
4	Maker 2021111029400282	SHG TT	10-11-2021 2:33:00 PM	Approved	
5	Maker 2021110929400279	SHG 16	09-11-2021 5:46:00 PM	Approved	

Step-2: Verification of AML Watch list of Self Help Group

- AML Watch list pages for SHG and Authorised Signatories – Accept/Reject based on the AML score and then click on proceed.

Bank of Baroda
SB Self Help Grp-Gen | User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 2021111129400295

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

12% Completed

AML Watchlist - Self Help Group

Self Help Group Name	Reference No.	Date of Incorporation	Institution Address
AMBADA MANDAL1	2021111129400295	2021-11-01	AMBADA, Bharuch, Gujarat, 394335

Name	Date of Incorporation	City	Country	Total Score	Match list name

[Back to checker Dashboard](#) Reject AML Accept AML

AML Approval Status Changed To true

Back Proceed

SB Self Help Grp-Gen | User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111129400295

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

18% Completed

AML Watchlist - Authorised Signatory (1/3)

Authorise Signatory Name MANOJ KUMAR	Reference No. 202111129400295	Date of Birth 1988-05-01	Self Help Group Address C/O: Sukhdeo Sahu A-403, Vadodara, Gujarat, 391410		
Name	Date of Birth	City	Country	Total Score	Match list name

[Back to checker Dashboard](#)

SB Self Help Grp-Gen | User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111129400295

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

18% Completed

AML Watchlist - Authorised Signatory (2/3)

Authorise Signatory Name MANMOHAN PUROHIT	Reference No. 202111129400295	Date of Birth 1987-07-28	Self Help Group Address S/O Ram Singh Purohit, Jodhpur, Rajasthan, 342006		
Name	Date of Birth	City	Country	Total Score	Match list name

[Back to checker Dashboard](#)

SB Self Help Grp-Gen | User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111129400295

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

18% Completed

AML Watchlist - Authorised Signatory (3/3)

Authorise Signatory Name INDIVIDUAL ACCOUNT	Reference No. 202111129400295	Date of Birth 1993-11-18	Self Help Group Address RAMGARH, Jharkhand, 834010		
Name	Date of Birth	City	Country	Total Score	Match list name

[Back to checker Dashboard](#)

Step-3: Uploading of Operating Instruction

- Upload the Signature of SHG as per the operating instructions and click on Proceed.



SB Self Help Grp-Gen | User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111129400295

1 Self Help Group & Authorized Signatory Information (25% Completed) | 2 KYC of Self Help Group & Authorized Signatory | 3 Declaration | 4 Required Services

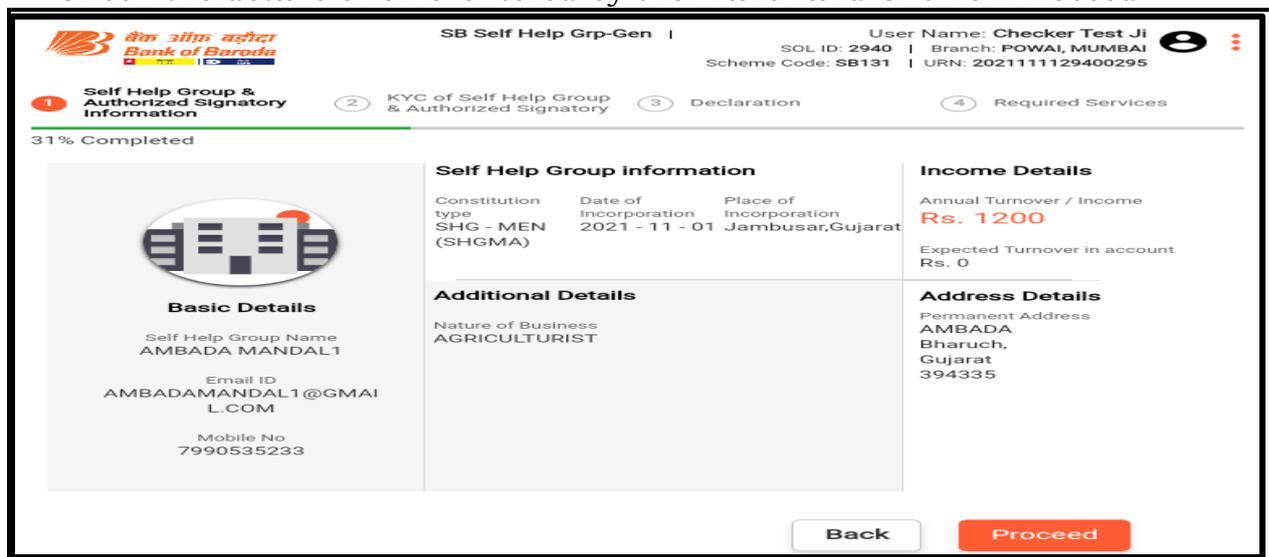
Money Laundering Risk Classification:

Operating Instructions
Mode of Operation:

Consent Declaration Form
Upload WET Signature

Step-4: Verification of Details entered by Maker

- Check the details of SHG entered by the maker and Click on Proceed



SB Self Help Grp-Gen | User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111129400295

1 Self Help Group & Authorized Signatory Information (31% Completed) | 2 KYC of Self Help Group & Authorized Signatory | 3 Declaration | 4 Required Services

 Basic Details Self Help Group Name AMBADA MANDAL1 Email ID AMBADAMANDAL1@GMAIL.COM Mobile No 7990535233	Self Help Group information Constitution type SHG - MEN (SHGMA) Date of Incorporation 2021 - 11 - 01 Place of Incorporation Jambusar,Gujarat	Income Details Annual Turnover / Income Rs. 1200 Expected Turnover in account Rs. 0
	Additional Details Nature of Business AGRICULTURIST	Address Details Permanent Address AMBADA Bharuch, Gujarat 394335

Step-5: Verification of SHG documents

- Check the SHG documents (Resolution and Bye laws) uploaded by the Maker and click on check box for having verified the documents to proceed.



SB Self Help Grp-Gen | User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 2021111129400295

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

37% Completed

Document for Self Help Group

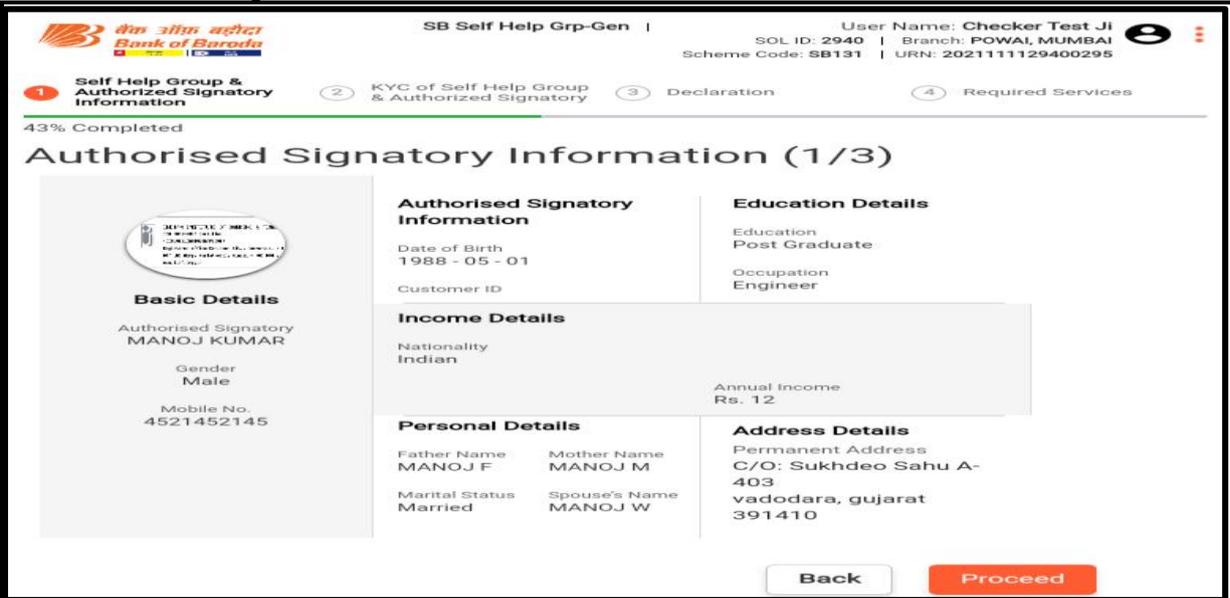
Document List

- SHG Resolution for Opening Account & Operating Instructions
- Bye Laws
- Document for date of SHG Formation has been verified

Back Proceed

Step-6: Verification of Authorised Signatory Information

- Check the details entered by the maker for all the Authorised Signatories and click on proceed.



SB Self Help Grp-Gen | User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 2021111129400295

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

43% Completed

Authorised Signatory Information (1/3)

 <p>Basic Details Authorized Signatory MANOJ KUMAR Gender Male Mobile No. 4521452145</p>	<p>Authorized Signatory Information</p> <p>Date of Birth 1988 - 05 - 01</p> <p>Customer ID</p>	<p>Education Details</p> <p>Education Post Graduate</p> <p>Occupation Engineer</p>
	<p>Income Details</p> <p>Nationality Indian</p> <p>Annual Income Rs. 12</p>	
	<p>Personal Details</p> <p>Father Name MANOJ F</p> <p>Mother Name MANOJ M</p> <p>Marital Status Married</p> <p>Spouse's Name MANOJ W</p>	<p>Address Details</p> <p>Permanent Address C/O: Sukhdeo Sahu A-403 vadodara, gujarat 391410</p>
	<p>Back Proceed</p>	

Repeat the verification process for other Signatories.

Step-7: Verification of KYC documents of all the Authorised signatories

- Check the KYC documents of all the Authorised signatories (Photo, Form 60/PAN, POI and POA) uploaded by the Maker. Option to return the application to Maker with comments is also available (PAN mismatch or unclear image) and then Proceed.

SB Self Help Grp-Gen | User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111129400295

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

50% Completed

Document for Authorised Signatory (1/3)

Title: Mr | FIRST NAME: MANOJ | MIDDLE NAME: | LAST NAME: KUMAR

Document List

- Photo
As per Photo -

Comments

Others | Return

SB Self Help Grp-Gen | User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111129400295

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

50% Completed

Document for Authorised Signatory (2/3)

Title: Mr | FIRST NAME: MANMOHAN | MIDDLE NAME: | LAST NAME: PUROHIT

Document List

- Photo
Your document must be government issued
- Form 60
As per Form 60 -
- Proof of Identity
Your document must be government issued
- Proof of Address
Your document must be government issued

Back | Proceed

SB Self Help Grp-Gen | User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111129400295

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

50% Completed

Document for Authorised Signatory (3/3)

Title: Mr | FIRST NAME: INDIVIDUAL | MIDDLE NAME: | LAST NAME: ACCOUNT

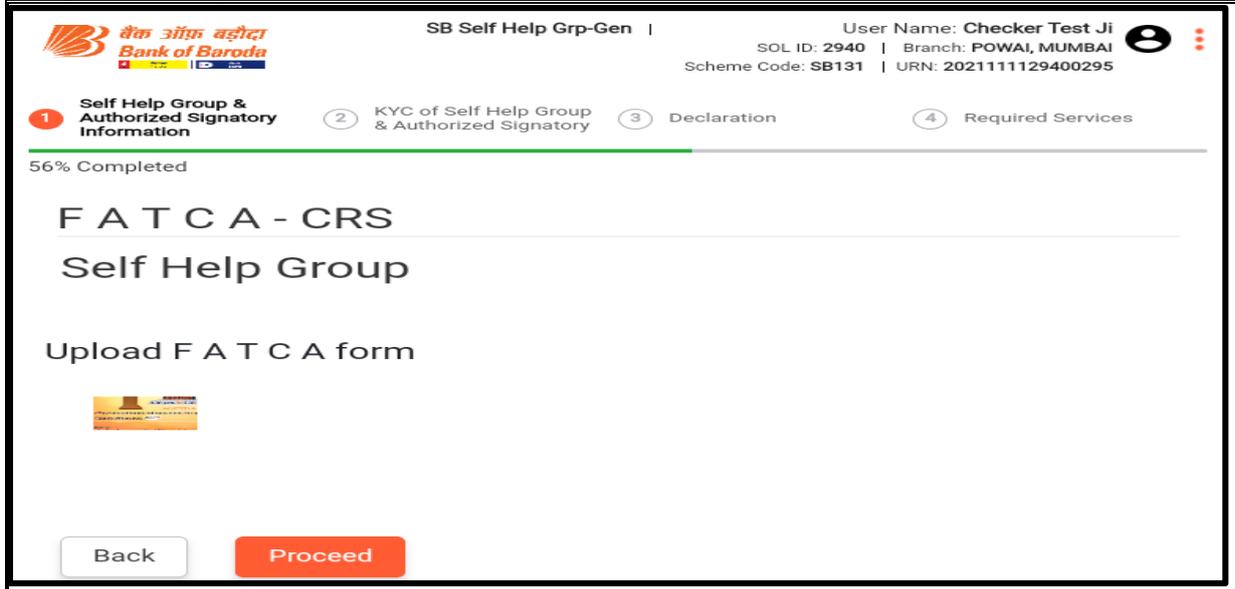
Document List

- Photo
Your document must be government issued
- Pan Card
As per Pan Card -
- Proof of Identity
Your document must be government issued
- Proof of Address
Your document must be government issued

Back | Proceed

Step-8: Verification of FATCA documents for SHG and all Authorised signatories

- Check the FATCA documents of SHG and all Authorised signatories uploaded by the Maker and then Proceed.



SB Self Help Grp-Gen | User Name: Checker Test Ji
SQL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111129400295

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

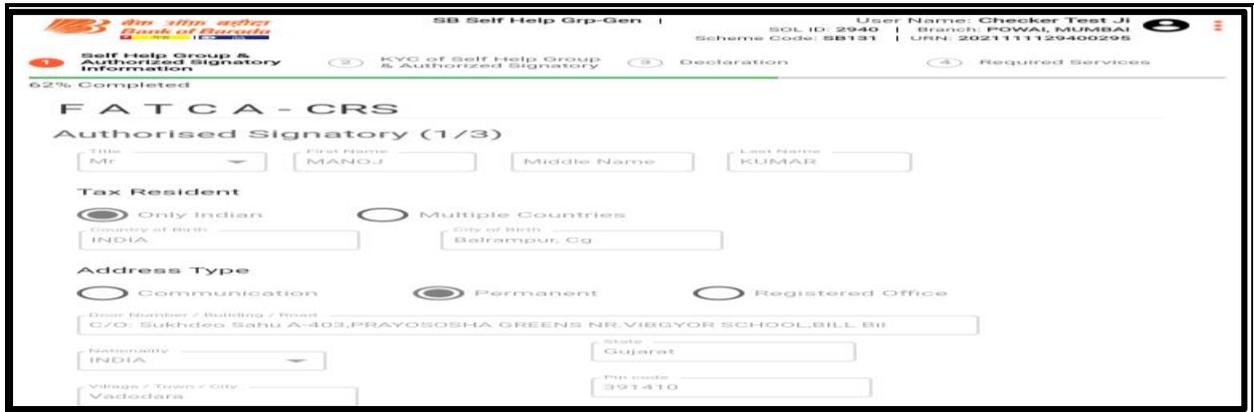
56% Completed

F A T C A - C R S
Self Help Group

Upload F A T C A form



Back Proceed



SB Self Help Grp-Gen | User Name: Checker Test Ji
SQL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111129400295

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

62% Completed

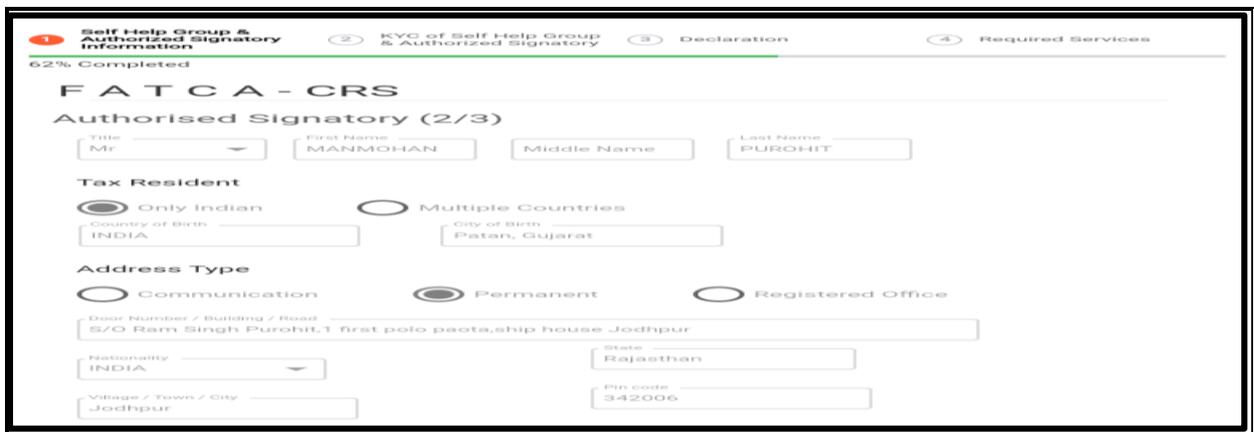
F A T C A - C R S
Authorized Signatory (1/3)

Title First Name Middle Name Last Name

Tax Resident
 Only Indian Multiple Countries
Country of Birth City of Birth

Address Type
 Communication Permanent Registered Office
Door Number / Building / Road

Nationality State
Village / Town / City Pin code



SB Self Help Grp-Gen | User Name: Checker Test Ji
SQL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111129400295

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

62% Completed

F A T C A - C R S
Authorized Signatory (2/3)

Title First Name Middle Name Last Name

Tax Resident
 Only Indian Multiple Countries
Country of Birth City of Birth

Address Type
 Communication Permanent Registered Office
Door Number / Building / Road

Nationality State
Village / Town / City Pin code

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

62% Completed

FATCA - CRS

Authorised Signatory (3/3)

Title: Mr First Name: INDIVIDUAL Middle Name: Last Name: ACCOUNT

Tax Resident

Only Indian Multiple Countries

Country of Birth: INDIA City of Birth: Safara, GJ

Address Type

Communication Permanent Registered Office

Door Number / Building / Road: RAMGARH

Nationality: INDIA State: Jharkhand

Village / Town / City: Pin code: 834010

Step-9: Checker Declaration

- Checker to click on Declaration check box and confirm.

SB Self Help Grp-Gen | User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111129400295

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

68% Completed

Checker Declaration

I/We hereby certify that I have met the account holder/s and verified the documents in original in presence of the customer. I confirm that the extent KYC Norms are complied with while opening the account.

Back Confirm

Step-10: Verification of required services opted by SHG

- Checker to Verify the required services opted by SHG and proceed further.

SB Self Help Grp-Gen | User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111129400295

1 Self Help Group & Authorized Signatory Information 2 KYC of Self Help Group & Authorized Signatory 3 Declaration 4 Required Services

75% Completed

Required Services

Cheque Book

E Statement of Account

SMS Alert

Back Proceed

Step-11: Checker Preview

➤ Checker to Review Page and Finally Submit the application.



SB Self Help Grp-Gen |

User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 2021111129400295



1 Self Help Group & Authorized Signatory Information

2 KYC of Self Help Group & Authorized Signatory

3 Declaration

4 Required Services

81% Completed

Checker Preview

1	AML Watchlist - Institution	Edit ✓
2	AML Watchlist - Authorised Signatory 1	Edit ✓
3	AML Watchlist - Authorised Signatory 2	Edit ✓
4	AML Watchlist - Authorised Signatory 3	Edit ✓
5	Operating Instructions	Edit ✓
6	Self Help Group	Edit ✓
7	Upload KYC Document for SHG	Edit ✓
8	Authorised Signatory Details 1	Edit ✓
9	Authorised Signatory Details 2	Edit ✓
10	Authorised Signatory Details 3	Edit ✓
11	Upload KYC Documents for Authorised Signatory 1	Edit ✓

12	Upload KYC Documents for Authorised Signatory 2	Edit ✓
13	Upload KYC Documents for Authorised Signatory 3	Edit ✓
14	FATCA CRS	Edit ✓
15	FATCA - CRS Signatory signatory1	Edit ✓
16	FATCA - CRS Signatory signatory2	Edit ✓
17	FATCA - CRS Signatory signatory3	Edit ✓
18	Declaration From Checker	Edit ✓
19	Additional Services Required	Edit ✓

Document Status : 100%

Back

Submit

Step-12: Account Number creation

- Account Number and Customer ID will be generated and a SMS will be sent to the registered mobile Number.



SB Self Help Grp-Gen | User Name: Checker Test Ji
SOL ID: 2940 | Branch: POWAI, MUMBAI
Scheme Code: SB131 | URN: 202111729400340

1 Self Help Group & Authorized Signatory Information

2 KYC of Self Help Group & Authorized Signatory

3 Declaration

4 Required Services

87% Completed



**Application Verified and Submitted
Successfully for BOBSHG**

Account no.: 29400100020471
Customer ID: H2C064086
A SMS will be sent to your Mobile number.

Close

Your application for opening SHG account is completed successfully. Your customer ID is H2C064086 & account no. is 29400100020471- Bank of Baroda

TAB BANKING – FAQs

SHG Account Opening (Maker Journey)

Q. Why am I getting the message “Site Not Found”?

A. Check URL. <https://tabit.bankofbaroda.com>.

Check connectivity, whether other sites opening / download speed is good. If speed is good, escalate in SMAX portal under TABIT – SHG group.

Q. I am unable to Log in after clicking on Account Opening/ coming back to same Home Screen?

A. Password/ Captcha Incorrect.

Q. Why the Branch Name is not matching with the Maker Domain ID?

A. Tab Banking credentials are retrieved from HRNESS/Payroll IDs, please make sure Necessary changes are done in HRNESS/Payroll, Mail Admin.

Q. What are the Schemes available for SHG Account opening through TAB

- A. → SB Self Help Group General (**SB 131**).
→ SB Self Help Group General - Women Empowerment (**SB 132**).

Q. How to open an account of a SHG customer, where authorised signatory Aadhar is not linked with the mobile no.?

A.

• **Condition1: Mobile No. is Linked with Aadhar**

Details of Authorized signatories will be fetched from UIDAI Database by adding Aadhar Number and verifying OTP received in linked mobile number.

• **Condition1: Mobile No. is Not Linked with Aadhar**

Branch has to add EKYC with Aadhar no. in CBS (Finacle menu option – EKYC) and update it through biometric authentication of authorised signatory.

After capturing the EKYC details, maker can proceed for SHG account opening through TAB.

Q. Why the application is not proceeding even after entering the city name?

A. Maker has to manually type the first 2-3 starting alphabets of city name and then select the city from the dropdown list available in the database.

Q. PAN Details are incorrect or Data not fetched from NSDL

A. Accept, if satisfied, and proceed to account verification. Ensure you modify or check for PANVAL in Finacle subsequently.

Q. How to upload the 2nd page of ID or Address proof (KYC) of the customer?

A. Maker has to click on Upload document to add the other part of the KYC document.

Q. How we can upload 2-3 pages of SHG Resolution of managing body or the Bye Laws documents?

A. Maker has to click on Upload document to add the other parts of the document.

Q. Is the account no. created after maker finally submits the Application?

A. No, the Account no. is generated only after Checker finally submits the SHG Application.

Q. When an URN of the application is generated?

A. Unique Reference No. (URN) of the application is created after the deduplication check is done after entering the Aadhar OTP received in the last authorised signatory (2nd or 3rd as the case may be) and clicking on proceed button.

Q. Can I resume the SHG Application if I leave it in the middle?

A. YES, the SHG Application with the URN can be resumed from the dashboard.

Q. What are the additional services that can be opted in SHG account opening through TAB?

A.

- Welcome Kit consisting of Cheque book facility and Welcome letter.
- SMS Alert.
- E- Account Statement (In case of email id of SHG is provided).

SHG Account Verification (Checker Journey)

Q. When should I verify the Account?

A. Immediately after the Maker finally submits the application and the URN is reflecting in the Checker dashboard for verification.

Q. Signature of SHG is not reflecting in Checker ID for verification?

A. The Signature of SHG authorised signatories is to be captured and uploaded in Checkers Journey only.

Q. If the Application has some error or the image is unclear, what the checker should do for its rectification?

A. Checker has the option to return the application to the maker by giving the comment for returning. The maker will then be able to edit the application as per instruction and then again submits the application to the checker for verification. Account no. will only be created if everything is checked and finally submitted by the Checker.