

# Troubleshooting Loan Account Opening Issues in LLPS

Prepared By: ABHIJEET D. MORE



बैंक ऑफ़ बड़ौदा  
Bank of Baroda



# Training Agenda

1. Introduction
2. Process of Loan account Opening in LLPS
3. Detail need to fill/fetch at Loan Ac Opening Maker Stage
4. Detail need to fill/fetch at Loan Ac Opening Checker Stage
5. Practical Issues and Solutions
6. Finacle Data enrichment sample
7. Q&A Session
8. Conclusion and Closing Remarks



# Process of Loan account Opening in LLPS

- ❑ We will understand the flow of case after sanction to Loan account opening
- ❑ When user sends case from PRE\_DISBURSEMENT\_CHK workstep case will move to DIS\_OFFICIAL\_MAKER workstep.
- ❑ For better understanding we will see the actual case flow in next slide.



Registration No: Retail-00001924393-LMS Customer Name: MR ARUN RAMA THAYARE  
Scheme Type: Baroda Car Loan Applicable/Average CIBIL Score: 0  
Loan Amount: 500000 Tenure: 60  
Mode of Initiation: LLPS

Lead Details | Customer Details | Loan Info/Primary Security | Collateral Security | Agency Management | Loan Calculation | Deviations | Loan Sanction and Disbursement | **Decision** | Documents | Query | Additional Info

**Decision**

Decision\*

Remarks

1. User need to fetch CIF from Finacle using 'Dedupe Check' button.

Date Time	User Name	Workstep Name	Decision	Remarks
15/06/2023 17:44:09	MP157766	PRE_DISBURSEMENT_CHK	APPROVE	approve
15/06/2023 16:38:59	MP157766	POST_SANCTION	APPROVE	approve
15/06/2023 15:58:17	AS158578	HEAD_SANCTION	SANCTION	Sanctioned as recommended
15/06/2023 15:05:36	GR048008	CREDIT_ASSESSMENT	APPROVED	
15/06/2023 15:07:00	GR048008	DATA_ENTRY_CHECKER	APPROVE	
15/06/2023 13:26:02	GR048008	DATA_ENTRY_MAKER	SUBMIT	
15/06/2023 15:12:35	MP157766	PRE_SCREENING	ACCEPT	ACCEPT
15/06/2023 12:11:59	MP157766	LEAD_CAPTURE	Interested	Interested in car loan

SAVE

LOCK

On Demand IFRs  
revisedly printed  
Only for issue and  
% for present; St  
of 8.99% (at press)

Signature of Inb  
and/or Signature  
Without return

N.B. :-

1. Seeker
2. All part
3. For job in terms of execution
4. Closure

# LOAN ACCOUNT OPENING PROCESS



Registration No: Retail-00001924393-LMS      Customer Name: MR ARUN RAMA THAKARE  
 Scheme Type: Baroda Car Loan      Applicable/Average CIBIL Score: 0  
 Loan Amount: 900000      Tenure: 60  
 Mode of Initiation: LLFS

Lead Details | Customer Details | Loan Info-Primary Security | Collateral Security | Agency Management | Loan Calculation | Deviations | **Loan Sanction and Disbursement** | Decision | Document | Query | Additional Info

Loan Sanction and Disbursement

CIF Integration

Applicant Type: Applicant  
 Entity Type: Individual  
 Name: ARUN RAMA THAKARE  
 Existing Customer: Yes

Investment in Machinery: 0.00      Investment in Equipment: 0.00  
 Balance sheet type1: Select      Balance sheet turnover 1: 0  
 Balance sheet date 1:      Balance sheet date 2:      Balance sheet type 3: Select  
 Balance sheet turnover 2: 0      Balance sheet date 3:      Balance sheet turnover 3: 0

1. Change Check      2. Generate / Validate CIF ID      3. KYC verification  
 3.1. Fetch      4. Account Fetch      4.1. ISDAM CIDL  
 6. Save

CIF ID: M3C070262  
 CIF ID CREATION DATE: 12/09/2023

Select	S.No.	Customer Type	Entity Type	Name	Existing Customer	CIF ID	CIF ID CREATION DATE	Created/Modified By	KYC Verification Status	KYC Verification Date	KYC Verified By	FATCA Status	FATCA Date	FATCA Done By	ISDAM CIDL Remark
<input checked="" type="radio"/>	1	Applicant	Individual	ARUN RAMA THAKARE	Yes	M3C070262	12/09/2023								
<input type="radio"/>	2	Co-applicant	Individual	AKSHAY ARUN THAKARE	Yes	M3C070263	12/09/2023								

Operative Account Details

LOGO

On Demand 10%  
 severity, increase  
 Only for value inc  
 % (at present) of  
 0.00 % (at 2023)

Signature of Initiator  
 and/or Signatory  
 Without review

- N.B. >
1. Strike u
  2. All part
  3. For job in terms of execution
  4. Comm

Registration No: Retail-0001925670-LMS Customer Name: MR.UDAYBHAI RAJKUMAR PAL  
 Scheme Type: Baroda Personal Loan Applicable/Average CIBTL Score: 776  
 Loan Amount: 200000.00 Tenure: 48  
 Mode of Initiation: LLPS

Load Details | Customer Details | Loan Info/Primary Security | Collateral Security | Agency Management | Loan Calculation | Deviations | **Loan Sanction and Disbursement** | Decision | Document | Query | Additional Info

Loan Sanction and Disbursement

Operative Account Details

Operative Account No: 39660100001523  
 Type Of Account: Saving Account  
 Existing Account: Yes  
 Operative Account Scheme Description: Baroda Advantage Say  
 Operative Account GL code: --Select--  
 Operative Account Created / Modified By:   
 Operative Account Opening Date:   
 Operative Account Scheme Code: 58101  
 Operative Account Opening Status:   
 Finacle Loan A/C Scheme Description\*: --Select--  
 Finacle Loan A/C Scheme Code\*: --Select--  
 Repayment Date\*:   
 Loan A/C GL code\*: --Select--  
 Loan A/C Number:   
 [ Create Loan A/C ] [ HBSAM ] [ Modify and Save ]

Select	S.No.	Facility	Type of Limit	Scheme Type	Loan Tenure	Loan Account Opening Date	Loan Account Opened By	Loan Account Holder Name	Loan Account Status	Loan Account Number	HBSAM Done By	HBSAM Date	HBSAM Status	Repayment Date
	1	Term Loan	Main Limit	PERSONAL LOAN-PUB-EMI	48	15/06/2023	ma110154		Loan Account Successfully created through LLPS	59010600001361				10/07/2023

CRP Integration



Registration No: Retail-0001925670-LMS

MR.UDAYBHAI RAJKUMAR PAL  
 VIRAL NAGAR, PUNESHWAR,  
 JALALPORE, NAVSARI,  
 VIRAL NAGAR,  
 NAVSARI,  
 NAVSARI, NAVSARI  
 GUJARAT - INDIA - 386443

Loan Account Number:

Loan Account Name: Baroda Personal Loan

Loan Account Opening Date: 15-06-2023  
 Loan Account Opening Status: Active

Loan Amount: 200,000.00  
 Loan Tenure: 48  
 Loan Interest Rate: 13.00%  
 Loan Repayment Date: 10/07/2023

Loan Interest Rate: 13.00% (fixed)  
 Loan Repayment Date: 10/07/2023  
 Loan Amount: 200,000.00  
 Loan Tenure: 48  
 Loan Interest Rate: 13.00% (fixed)  
 Loan Repayment Date: 10/07/2023

# DIS\_OFFICAL\_MAKER

User need to fetch CIF from Finacle using 'Dedupe Check' button.





Registration No: Retail-00001924393-LMS      Customer Name: MR ARUN RAMA THAKARE  
 Scheme Type: Baroda Car Loan      Applicable/Average CIBIL Score: 0  
 Loan Amount: 900000      Tenure: 60  
 Mode of Initiation: LLFS

Lead Details | Customer Details | Loan Info-Primary Security | Collateral Security | Agency Management | Loan Calculation | Deviations | **Loan Sanction and Disbursement** | Decision | Document | Query | Additional Info

Loan Sanction and Disbursement

▼ CIF Integration

Applicant Type: Applicant  
 Entity Type: Individual  
 Name: ARUN RAMA THAKARE  
 Existing Customer: Yes

Investment in Machinery: 0.00      Investment in Equipment: 0.00

Balance sheet type1: Select  
 Balance sheet date 1:   
 Balance sheet type2: Select  
 Balance sheet turnover 2: 0  
 Balance sheet date 2:   
 Balance sheet type 3: Select  
 Balance sheet turnover 3: 0

1. Change Check      2. Generate / Validate CIF ID      3. KYC verification  
 3.1. Filter      4. Account Filter      4.1. ISRAIR UDIL

CIF ID: M3C070262      **6. Save**

CIF ID CREATION DATE: 12/09/2023

Select	S.No.	Customer Type	Entity Type	Name	Existing Customer	CIF ID	CIF ID CREATION DATE	Created/Modified By	KYC Verification Status	KYC Verification Date	KYC Verified By	FATCA Status	FATCA Date	FATCA Done By	ISRAIR Cibil Remark
<input checked="" type="radio"/>	1	Applicant	Individual	ARUN RAMA THAKARE	Yes	M3C070262	12/09/2023								
<input type="radio"/>	2	Co-applicant	Individual	AKSHAY ARUN THAKARE	Yes	M3C070263	12/09/2023								

Operative Account Details

LOGO

On Demand 10%  
 severity, increase  
 Only for value inc  
 % (at present) of  
 0.00 % (at 2024)

Signature of Initiator  
 and/or Signatory  
 Without review

- N.B. >
1. Strike u
  2. All part
  3. For job in terms of execution
  4. Comm

# DIS\_OFFICAL\_CHECKER

Loan account can be create by clicking 'Create Loan Ac' button



Registration No: Retail-00001925670-LMS Customer Name: MR UDAYBHAI RAJKUMAR PAL  
 Scheme Type: Baroda Personal Loan Applicable/Average CIBTL Score: 776  
 Loan Amount: 200000 Tenure: 48  
 Mode of Initiation: LLPS

Low Details | Customer Details | Loan Info/Primary Security | Collateral Security | Agency Management | Loan Calculation | Deviations | **Loan Sanction and Disbursement** | Decision | Document | Query | Additional Info

**Loan Sanction and Disbursement**

**Operative Account Details**

Operative Account No: 39640100001528  
 Type Of Account: Saving Account  
 Existing Account: Yes  
 Operative Account Scheme Description: Baroda Advantage Say  
 Operative Account Scheme Code: 58021  
 Operative Account GL code: --Select--  
 Operative Account Created / Modified By:   
 Operative Account Opening Date:   
 Operative Account Opening Status:   
 Finance Loan A/C Scheme Description: --Select--  
 Finance Loan A/C Scheme Code: --Select--  
 Repayment Date:   
 Loan A/C GL code: --Select--  
 Loan A/C Number:   
 [ Create Loan A/C ] [ HBAM ] [ Modify and Save ]

Select	S.No.	Facility	Type of Limit	Scheme Type	Loan Tenure	Loan Account Opening Date	Loan Account Opened By	Loan Account Holder Name	Loan Account Status	Loan Account Number	HBAM Done By	HBAM Date	HBAM Status	Repayment Date
<input type="radio"/>	1	Term Loan	Main Limit	PERSONAL LOAN-FUB-EM	48	15/05/2023	ma110154		Loan Account Successfully created through LLPS	39010600001361				10/07/2023

**DF Integration**



Registration No: Retail-00001925670-LMS

MR. UDAYBHAI RAJKUMAR PAL  
 VIRAL NAGAR, FUNESHWAR,  
 JALALPore, NAVSARI,  
 VIRAL NAGAR,  
 NAVSARI,  
 NAVSARI, NAVSARI  
 GUJARAT - INDIA - 396443

Loan Name: Baroda Personal Loan  
 Loan Amount: 2,00,000.00  
 Tenure: 48 Months  
 Interest Rate: 13.00% (Flat)  
 Processing Fee: 2.65% (Flat)  
 Insurance Premium: 0.15% (Per Annum)  
 Total Cost: 2,34,000.00 (Approx)

Baroda Personal Loan  
 Baroda Personal Loan  
 Term Loan  
 2,00,000.00  
 2,00,000.00  
 NA  
 13.00% (Flat)  
 2.65% (Flat)  
 0.15% (Per Annum)  
 2,34,000.00 (Approx)

Page No: 45/46

# Practical Issues and Solutions





https://bankofbaroda.co.in:6501 says

Address line 1 should have atleast 2 characters in address details for Home!Please enter valid Phone Type!Please enter phone number

OK

Data

Disbursement Date:  Disbursement Mode:   
 In favor of:  Loan Account No:

**Operative Account Details**

Operative Account No:    
 Type Of Account:    
 Existing Account:    
 Operative Account Scheme Description:    
 Operative Account Scheme Code:    
 Operative Account GL Code:    
 Operative Account Created/Modified By:   
 Operative Account Opening Status:   
 Operative Account Opening Date:

Vehicle Loan A/C Scheme Description:    
 Vehicle Loan A/C Scheme Code:    
 Equipment Date:    
 Loan A/C GL Code:    
 Loan A/C Number:

Serial	S.No.	Priority	Type of Loan	Scheme Type	Loan Tenure	Loan Account Opening Date	Loan Account Opening By	Loan Account Number	Loan Account Status	Loan Account Balance	HEAM Code (H)	YOGAM Code	RELAB Inflow	Repayment Date
1	1	Term Loan	Auto Loan	CAR LOAN BE COMPOUND	64									10/00/2023

Document

LDOC26

STAMP AS ON AGREEMENT

Bank of Baroda

Place NATHWARA

NATHWARA, Branch

Date:

Instrument of Hypothecation of Vehicle

An Agreement made at NATHWARA On: \_\_\_\_\_ Between MRS AMITA AGARWAL & Jherinafater called the "Borrower" which expression shall include his/her heirs, executors, administrators) of the ONE PART and BANK OF BARODA a Body Corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and carrying on business of banking, having its Head Office at Mumbai, Baroda, State of Gujarat and a Branch Office amongst other places at NATHWARA (hereinafter referred to as "the Bank" which expression shall include the successors and assigns) of the OTHER PART.

WHEREAS the Borrowers applied to the Bank for a loan of Rs. 18,00,000.00 for the purpose of enabling the Borrower to purchase thereof from \_\_\_\_\_ the new/second hand \_\_\_\_\_ (name of vehicle described in the Schedule 'A' hereunder) written which the Bank agreed to do upon having repayment thereof secured on the terms and conditions hereinafter mentioned.

**NOW IT IS HEREBY AGREED as follows :-**

- The Borrower agrees to open and maintain with the Bank, a Current or Savings Bank Account and keep the account in sufficient funds and hereby authorizes the Bank to debit the same with the amount of each instalment of the loan as and when it falls due.
- The Borrowers shall repay the said loan of Rs. 18,00,000.00 by equal monthly/quarterly/half-yearly/quarterly instalments of Rs. 28,460.00 each the last of such instalments being Rs 28,460.00 as set out in Schedule 'B' hereunder written, the first of such instalments being payable on the \_\_\_\_\_ day of \_\_\_\_\_ and the subsequent instalments being payable on the \_\_\_\_\_ day of each succeeding month until entire loan is repaid in full.
- The Borrower shall pay interest on the loan amount at the rate of **8.45 % p.a.** (at present), which is sum of RBI Repo Rate : **6.25 %** (at present), Max. Up of : **2.40 %** (at present), Credit spread of : **0.45% (at present)** and Risk Premium of **0.08 %** (at present). The Interest shall be payable at monthly rate. The Bank shall be entitled to reset the interest rate (including any of its components mentioned above) on monthly basis.

In case of car\_loan\_LDOC\_20(2023\_02\_01\_15\_25\_29)(in case of car\_loan



lps.bankofbaroda.co.in:6501 says

Unknown failure, W0205 Link Can be done only for schm type SB152

OK

*Handwritten signature*

Balance sheet type1:  Balance sheet date 1:

Balance sheet type2:  Balance sheet date 2:

Balance sheet turnover 1:  Balance sheet type:  Balance sheet turnover 2:

Balance sheet date 1:  Balance sheet turnover 3:

CIF ID:

CIF ID CREATION DATE:

Select	S.No.	Customer type	Entity type	Name	Existing Customer	CIF ID	CIF ID CREATION DATE	Created Month
<input type="radio"/>	1	Applicant	Individual	VINOD KUMAR SOMANI	Yes	019-073603	18/03/2023	
<input type="radio"/>	2	Coapplicant	Individual	CHANDRA KALA SOMANI	Yes	019-073604	18/03/2023	

the account holder and after obtaining present Foreclosure amount/ Outstanding Amount as per Latest Statement of housing loan from ICICI BANK LIMITED.

**RISK RATING**  
 INTERNAL RATING SCORE :135  
 INTERNAL RATING GRADE :HL-2  
**CIBIL BUREAU SCORES:**  
 CIBIL BUREAU SCORE OF APPLICANT :779  
 CIBIL BUREAU SCORE OF COAPPLICANT :779  
 AVERAGE CIBIL SCORE :779

**Details of Securities offered:**  
**PRIMARY LAND & BUILDING - HOUSE**

Equitable Mortgage, of LAND & BUILDING - HOUSE, bearing Survey Number ARAJI NO. 687 REVENUE VILLAGE BHILWARA, located at Plot No. 598-D / Flat No -, Door No /House -, Nearest Door -, adm. land Sq Feet, Build up Area 2520 , Carpet Area 1260, which is situated at REVENUE VILLAGE BHILWARA, SANJAY COLONY, (V.S.P. NAGAR),TEHSIL



lips.bankofbaroda.co.in:6501 says

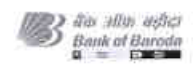
Tag.intelStartDate cannot have date older than BODDate. Received - 10-06-2023 00:00:00

OK

**Operative Account Details**

Operative Account No: 00000000000000000000  
 Type Of Account: Saving Account  
 Existing Account: Y/N  
 Operative Account Scheme Description: Baroda Advantage Sav  
 Operative Account Scheme Code: 00100  
 Operative Account Opening Date: 01-05-2023  
 Operative Account Opening Status:   
 Operative Account Created / Modified By:   
 Operative Account Opening Date:   
 Fixed Rate A/C Scheme: TOP UP HOD LU with R  
 Fixed Rate A/C Scheme Code: 1214  
 Repayment Date: 10/06/2023  
 Loan A/C Code:   
 Loan A/C Number:   
 [Create Loan A/C] [Modify and Save]

Seq	No	Facility	Type of Loan	Scheme Code	Loan Status	Loan Account Opening Date	Loan Account Opening By	Loan Account Opening Status	Loan Account Balance	Loan Account Number	HOCDM System ID	HOCDM Code	HOCDM Name	Group Code
1		Term Loan	Max Loan	TOP UP HOD LU with RPT	U/D									10000



अज्ञान को मंजूरी पर

संदर्भ - Retail-00001829251-LMS  
 काल - KOB  
 दिनांक - 01-05-2023

श्री,  
 MR. RAJENDRAKUMAR SANKABHAI PATEL  
 & MRS. LATABEN RAJENDRAKUMAR PATEL  
 1 SYMPHONY ATTIRE , NEAR SHANTI BOTONICA ,  
 RAYSAN GANDHINAGAR , RAYSAN GANDHINAGAR ,  
 GANDHINAGAR ,  
 RAYSAN , GANDHI NAGAR,  
 GUJARAT - INDIA , 382007

श्री राजेंद्रकांत पटेल,

विषय : प्रयोग पूर्ण ऋण - Baroda Top - Up Loan के लिए आपका रु. 55,50,000.00/- का अनुमति

आपको अवगत पर दिनांक 12-04-2023 को संदर्भ में हम आपको सूचित करने हैं कि विषय विषय व शर्तों के अंतर्गत आपको उपरोक्त ऋण सुविधा प्रदान की गई है।

आपका नाम : श्री राजेंद्रकांत पटेल  
 ऋण का प्रकार : संदर्भित / श्रेणीगत का ऋण  
 ऋण की शर्तें : ऋण शर्तों की प्रतिलिपि के लिए  
 विशेष योजना का नाम : Baroda Top - Up Loan  
 सुविधा : Term Loan  
 प्रारंभिक राशि : रु. 1,61,35,000.00  
 अनुमति की गई राशि : रु. 55,50,000.00/-  
 शेषांक राशि : रु. 55,50,000.00/-  
 वीएस प्रीमियम प्रति : NA  
 वार्षिक प्रतिशत : 11.35 %

Signed\_Sanction\_Letter(2023\_05\_16\_15\_22\_09): signed Sanctioned letter Pa...

LR Patel

D



Scheme Type: Baroda Scholar Loan      Applicable/Average CIBIL Score: 0  
 Loan Amount: 2000000      Tenure: 204  
 Mode of Initiation: LLPS

Lead Details   Customer Details   **Loan Info/Primary Security**   Collateral Security   Agency Management   Loan Calculation   Deviate

▲ Loan Selection and Disbursement

▼ Operative Account Details

Operative Account No: 3065011010002753

Type Of Account: Saving Account

Existing Account: Yes

Operative Account Scheme Description: Baroda Advantage Sav

Operative Account GL code: --Select--

Operative Account Created / Modified By: [Empty]

Operative Account Opening Date: [Empty]

Operative Account Scheme Code: IS0101



Save

Finacle Loan A/C Scheme Description: SCHOLAR - EMI - CAP

Finacle Loan A/C Scheme Code: LA134

Repayment Date: 04/04/2025

Loan A/C GL code: 24503

Loan A/C Number: [Empty]

Create Loan A/C

VIEW

Modify and Save

Select	S.No.	Facility	Type of Limit	Scheme Type	Loan Tenure	Loan Account Opening Date	Loan Account Opened By	Loan Account Holder Name	Loan Account Status	Loan Account Number	HBAIR Done By	HBAIR Date	HBAIR Status	Repayment Date
<input checked="" type="radio"/>	1	Term Loan	Main Limit	SCHOLAR-EMI-CAPITALISE INTEREST	204									04/04/2025

Message from webpage



!Please enter Identification proof in document details.!Please enter valid Phone Type!Please enter phone number

OK

**Agreement to Undertake Assignment of Future Income**  
 (In case of Education Loan of more than Rs. 4 Lakh)

This Agreement executed at MADHYAMGRAM \_\_\_\_\_ on this \_\_\_\_\_  
 By \_\_\_\_\_

**KUSHAL SARKAR & MRS CHANDANA**  
 referred to as the Party of the FIRST PART, which expressly their heirs, representative, successors and assigns etc;

of Bank of Baroda, a Body Corporate constituted under the Companies Act, 1956 and the Transfer of Undertaking) Act, 1970, having its Head Office at \_\_\_\_\_, inter-alia, a Branch Office at \_\_\_\_\_ MADHYAMGRAM \_\_\_\_\_ as party of the SECOND PART or THE BANK, which includes its successors and assigns;

Whereas, as per the request dated 24-02-2023 \_\_\_\_\_ of \_\_\_\_\_ & \_\_\_\_\_ MRS CHANDANA \_\_\_\_\_, an Education loan has been sanctioned and granted by THE BANK as party of the FIRST PART, to the extent of Rs. 20,00,000.00 (Sanctioned Limit/Twenty Lakh ) Only ), as per terms and conditions of Sanction letter no. \_\_\_\_\_ dated \_\_\_\_\_ Sanctioned Date \_\_\_\_\_ further / higher studies of the said Mr./Ms. Student Name

And whereas the party of the FIRST PART have jointly & severally agreed to pay the said Education Loan, together with interest, charges, costs etc., as per the terms and repayment schedule specified in the relevant loan documents in full and in favour of THE BANK.

AND whereas in order to secure the repayment of the said Education Loan, the party of the FIRST PART, have, inter alia, jointly and severally agreed to assign and assign the said Mr./ Ms. / Mrs. Student Name \_\_\_\_\_, in favour of the Bank.

Operative Account No: ECD/NACH  
 Type Of Account: Saving Account  
 Existing Account: Yes  
 Operative Account Scheme Description: Baroda Advantage Sav  
 Operative Account GL code: LA201  
 Operative Account Created / Modified By:  
 Operative Account Opening Date:

Operative Account Scheme Code: LA201

Operative Account Opening Status:

Finade Loan A/C Scheme Description\*: BARODA MORTGAGE L  
 Finade Loan A/C Scheme Code\*: LA201  
 Repayment Date\*: 10/03/2025  
 Loan A/C GL code\*: LA201  
 Loan A/C Number:

Message from webpage

 HBAIM Security Tab is Mandatory for Scheme Code not in (LA172,LA220,LA438)

OK

Serial	S.No	Facility	Type of Loan	Scheme Type	Loan Tenure	Loan Account Opening Date	Loan Account Created By	Loan Account Holder Name	Loan Account Status	Loan Account Number	HBAIM Date Ty	HBAIM Date	HBAIM Status	Repayment Date
1		Term Loan	Max Limit	BARODA MORTGAGE LOAN GEN	180									10/03/2025

Baroda  
 Retail-0001727960-LMS

MR. AJIT K. B.  
 HBAIM Security Tab is Mandatory for Scheme Code not in (LA172,LA220,LA438)

Baroda

Baroda

Baroda

Baroda

llps.bankofbaroda.co.in:6501 says

ISpaces, Special Characters and Numbers are not allowed in Last Name of Customer. Please enter Customer Caste Code. Only alphabets are allowed in Applicant Last name. Only alphabets are allowed in Applicant first name. Only alphabets are allowed in Maiden first name. Only alphabets are allowed in Mother, Father and Spouse First Name. Please enter value in City of Birth in General Details.

OK

Document | Done | LaunchDocument | Close | Help | < Prev Next >

Add Document | Import Document | Scan Document |



अपकर्ता को पसंदी पत्र

संदर्भ - Retail-00001924587-LMS स्थान - SINGHPUR  
दिनांक - 15-06-2023

प्रति,  
MS. ANJALI DUBEY  
PANDIT TRIYUGI NARAYAN I, MANGALPUR KANPUR  
DEHAT,  
MANVA 209310, AWAS VIKAS,  
KANPUR,  
KANPUR, KANPUR NAGAR  
UTTAR PRADESH - INDIA - 209310

विषय - बड़ोदा वैयक्तिक ऋण।

विषय - बड़ोदा वैयक्तिक ऋण - Baroda Personal Loan के लिए आपका रु. 1,00,000.00/- का  
आपके आवेदन पत्र दिनांक 15-06-2023 के संदर्भ में हम सहर्ष सुविधा करते हैं कि निम्न नियम  
आपको उपरोक्त ऋण सुविधा प्रदान की गई है।

अपवाद का नाम : बड़ोदा वैयक्तिक ऋण  
ऋण का चरित्र : वैयक्तिक ऋण  
विशेष योजना का नाम : Baroda Personal Loan  
सुरक्षा : Term Loan  
कुल लागत :  
अनुरोध की गई सीमा : रु. 1,00,000.00/-

Sanction\_Letter(2023\_06\_15\_14\_42\_08)(Sanction\_Letter.pdf)

https.bankofbaroda.co.in:6501 says  
 HBAIM Sum of Security Value should not less then equal to Zero

OK

Data

Operative Account No: 4710010010000

Type Of Account: Saving Account

Existing Account: Yes

Operative Account Scheme Description: Baroda Advantage Sav

Operative Account GL Code: 15423

Operative Account Created / Modified By: [Blank]

Operative Account Opening Date: [Blank]

Finance Loan A/C Scheme Description\*: CAR LAON EI COMPOU

Finance Loan A/C Scheme Code\*: 1A10

Repayment Date\*: 10/04/2023

Loan A/C GL Code\*: 1A001

Loan A/C Number: [Blank]

Buttons: [3. Create Loan A/C](#) [4. Modify and Save](#)

Serial	Sub	Facility	Type of Loan	Scheme Type	Loan Start	Loan Account Opening Date	Loan Account Opened By	Loan Account Holder Name	Loan Account Name	Loan Account Number	HBAIM Done By	HBAIM Date	HBAIM Status	Repayment Date
1		Term Loan	Main Loan	CAR LAON EI COMPOUND	04									10/04/2023

Document

LDOC 57

**Letter of installment with acceleration**

Bank of Baroda,  
 BANWAS , Branch

Dear Sirs,

Re: My/Our Loan Account upto a limit of Rs. 7,00,000.00.

With reference to the above, I/We hereby agree and undertake to repay /yearly instalments of Rs. 11,174.00 each commencing from: \_\_\_\_\_

I/We also agree that in the event of default in payment of any instalment additional interest at the rate of 2 % per annum on the entire outstanding instalment and/or interest to the date on which instalment and/or interest is due.

I/We, however, understand and agree that the Bank is entitled to recall it and without assigning any reason.

Yours faithfully,

MR. DEEPAK KUMAR

Letter\_of\_Installments\_LDOC57(2023\_03\_15\_17\_16\_56)/Letter\_of

https://bankofbaroda.co.in:6501 says

Invalid value in input for tag hbaimSecCode, value: 445

OK

Data

Existing Account: Yes

Operative Account Scheme Description: Baroda Advantage Sav

Operative Account OL code: 4444

Operative Account Created / Modified By:

Operative Account Opening Date:

Finance Loan A/C Scheme Description: CAR LAON EI COMPOU

Finance Loan A/C Scheme Code: 4444

Repayment Date: 10/06/2023

Loan A/C OL code: 2401

Loan A/C Number:

Order Loan A/C

Modify and Save

DocId	OL No.	Facility	Type of Loan	Scheme Type	Loan Feature	LOAN Account Opening Code	Loan Account Opened By	Loan Account Holder Name	Loan Account Status	Loan Account Number	BRANCH Opened By	BRANCH Date
	4	Term Loan	Main Unit	CAR LAON EI COMPOU	99							

Document

LDOC 16 A

Letter depositing fixed/short Deposit receipt

NOT TO BE STAMPED

The Chief/Sr. Br. /Br. Manager

Place: KALINJARA

Bank of Baroda

Date:

KALINJARA, Branch

Dear Sirs,

"I/We hereby apply for the facility of loan/overdraft for limit of Rs. 12,00,000.00 account with you at interest rate of 25% over deposit rate per annum with monthly rests or at such rate or rates as the Bank specify to me/us in writing in accordance with the Bank's Lending rate and my/our credit rating with the Bank from time to time."

As security for the fluctuating balance from time to time of the loan/overdraft which you may grant to me, I Mr./M/s ASHA DEVI GHODA & Mr./M/s DIVESH JAIN will deposit with you the

1. Fixed Deposit Receipt No. dated

favoring me/us.

Mr./M/s ASHA DEVI GHODA & Mr./M/s DIVESH JAIN for Rs. 12,00,000.00 due from the Bank, so that you hold the said fixed deposit receipt as security for such fluctuating balance. The said fixed deposit receipt is treated as a continuing security even if the overdraft account runs into credit, reduced or extinguished at time or from time to time.

Activate Windows

If the loan/overdraft together with interest and banking charges payable by me is not paid before the due date

Letter\_Depositing\_FDR\_SDR(2023\_05\_06\_17\_30\_55)(Letter\_Depositing\_FDR



Operative Account No: 291101000143311  
 Type Of Account: Saving Account  
 Existing Account: Yes  
 Operative Account Scheme Description: Baroda Advantage Sav  
 Operative Account Scheme Code: 58101  
 Operative Account GL code:   
 Operative Account Created / Modified By:   
 Operative Account Opening Date:   
 Operative Account Opening Status:   
 7. Term

Finade Loan A/C Scheme Description\*: PERSONAL LOAN-POS  
 Finade Loan A/C Scheme Code\*: 10342  
 Repayment Date\*: 18/04/2023  
 Loan A/C GL code\*: 14501  
 Loan A/C Number:   
 Create Loan A/C | Modify | Modify and Save

Serial	S.No	Facility	Type of Limit	Scheme Type	Loan Tenure	Loan Account Opening Date	Loan Account Currency	Loan Account Holder Name	Loan Account Status	Loan Account Number	HSAN Dist. City	HSAN Dist. Code	HSAN Status
1		Term Loan	Main Limit	PERSONAL LOAN-PLUS-EMI	48								

## Message from webpage



:Minimum one Document should be preferred

OK

LDOC 07 (57)

Letter of installment with acceleration clause

(Uns

Bank of Baroda,  
MALAVIANAGAR, BranchPlace:  
MALAVI,  
Date:

Dear Sirs,

Re: My/Our Loan Account upto a limit of Rs. 5,50,000.00.

With reference to the above, I/We hereby agree and undertake to repay the sum in monthly/quarterly/ yearly instalments of Rs. 15,301.00 each commencing from \_\_\_\_\_

I/We also agree that in the event of default in payment of any instalments and/or interest, I/We shall additional interest at the rate of 2 % per annum on the entire outstanding for the period from the due instalment and/or interest to the date on which instalment and/or interest is actually paid.

I/We, however, understand and agree that the Bank is entitled to recall the entire loan at my time at its and without assigning any reason.

Yours faithfully,

Activate Windows

Letter\_of\_Installments\_LDOC57(2023\_03\_17\_16\_27\_23)(Letter\_of\_Instalme...

100%

enter phone number entered

Type of Account: Saving Account  
 Existing Account: Yes  
 Operative Account Scheme Description: Baroda Advantage Sav  
 Operative Account GL code: 13421  
 Operative Account Created / Modified By:  
 Operative Account Opening Date:


Operative Account Scheme Code: SB101  
 Operative Account Opening Status:

Finacle Loan A/C Scheme Description\*: PERSONAL LOAN-PUB  
 Finacle Loan A/C Scheme Code\*: LA141  
 Repayment Date\*: 04/08/2023  
 Loan A/C GL code\*: 24531  
 Loan A/C Number:

Create L



Message from webpage



!Please enter valid Phone Type!Please enter phone number

OK

Select	S.No.	Facility	Type of Limit	Scheme Type	Loan Tenure	Loan Account Opening Date	Loan Account Opened By	Loan Account Holder Name	Account Status	Account Number	Open By	Open Date	Account Status	Account Date
⊙	1	Term Loan	Main Limit	PERSONAL LOAN-PUB-EMI	60							04/08/2023		

Print | Refresh | Back | Forward | Close | Help

Date: 15-06-2023  
 To:  
 MR. DAXESHKUMAR JAYSWAL

Proposal Ref No: Retail-00001923623-LMS

Dear Sir / Madam,  
 Re: Your application for Baroda Personal Loan  
 Application Reference No: Retail-00001923623-L  
 Welcome to Bank Of Baroda Bank, and thank you

We shall apprise your loan application at the earliest possible matter. Our endeavor will be to communicate the decision of this process, we request your cooperation in providing any.

You can use the Application Reference No: Retail-00001923623-L application on our website [www.bankofbaroda.com](http://www.bankofbaroda.com)

We value your relationship with us and assure you

Best regards,  
 BOB

This is a computer generated letter hence does not





Scheme Description  
Operative Account Code  
Operative Account Created / Modified By  
Operative Account Opening Date  
Scheme Code  
Operative Account Opening Status

Please Loan A/C Scheme Description: BARODA MORTGAGE L...  
Please Loan A/C Scheme Code: L...  
Repayment Date: 10/07/2023  
Loan A/C GL Code: 343001  
Loan A/C Number

Sl No	Facility	Type of Loan	Scheme Type	Loan Term	Loan Account Opening Date	Loan Account Opening By	Loan Account Number	Loan Account Status
1	Term Loan	Max Limit	BARODA MORTGAGE LOAN GEN	120				

## Message from webpage



Loan Account Button is disabled due to incorrect data or failure response from Finacle. Please try again after 2 mins

OK

## APPRAISAL NOTE:

BENGALURU CENTRAL REGION Zone: BENGALURU ZON

User Name_Workstep	Decision	
LEAD_CAPTURE	Interested	
PRE_SCREENING	ACCEPT	
DATA_ENTRY_MAKER	SUBMIT	
25/04/2023 11:55:20	SU101477 DATA_ENTRY_CHECKER	APPROVE
26/04/2023 16:56:06	SU101477 CREDIT_ASSESSMENT	APPRAISED
26/04/2023 17:58:04	SS077620_HEAD_SANCTION	SANCTION
		Sanction branch terms a

- Issue for consideration:

To Consider Sanction of Term Loan Limit of Rs. 17,50,000.00/- under Baroda Mortgage Loan In documents to MR. RAJNINATH PATIL for a period of 120 months on terms and conditions mentio to annual review.

Comments on Brief background (Request / Purpose of facility): The applicant Mr Rajninath P2 Mortgage loan of Rs 17.50 lakh, towards personal expenses and has offered a 2BHK flat bearing no 1063 sqft super built up area with one car parking in the building CVK and ASRs GANGOTHRI wi

llps.bankofbaroda.co.in:6501 says

!Only alphabets are allowed in Mother, Father and Spouse First Name.

OK

Account

Advantage Sav

Code

Operative Account  
Opening Status

LOAN-PUB

**APPRAISAL NOTE:**

Branch: MAJITHA Region: AMRITSAR REGION

• **MOVEMENT CHART:**

Date/Time	User Name_Workstep
22-02-2023 12:29:43	RS126255_LEAD_CAPTURE
22-02-2023 12:30:23	RS126255_PRE_SCREENING
22-02-2023 12:41:09	RS126255_DATA_ENTRY_MAKI
22-02-2023 13:15:...	RS126255_DATA_ENTRY_CHEK

Type Of Account: Saving Account  
 Existing Account: Yes  
 Operative Account Scheme Description: Baroda Advantage Sav  
 Operative Account GL code: 13411  
 Operative Account Created / Modified By:  
 Operative Account Opening Date:

Operative Account Scheme Code: 02101

Operative Account Opening Status:

Finacle Loan A/C Scheme Description: HSG-LN-EI- NON CAP  
 Finacle Loan A/C Scheme Code: LX110  
 Repayment Date: 10/08/2023  
 Loan A/C GL code: 14501  
 Loan A/C Number:

## Message from webpage



Unknown failure,  
 acctRepaymentShdILA.repaymentLL&rec\_0&gt;flowId E4788  
 The interest demand record is not valid.

OK

Select	S.No	Facility	Type of Loan	Scheme Type	Loan Tenure	Loan Account Opening Date	Loan Account Opened By	Loan Account Holder Name	Loan Account Status	Loan Account Number	HISAM Date	HISAM Date	HISAM Status	Repayment Date
	1	Term Loan	Main Loan	HSG-LN-EI-NON CAPITALISE	301									10/08/2023

Document

## LETTER OF

Ref: ADV/

Retail-0001886

To,  
 MR. YOGESHBHAI DANABHAI CHANDE  
 C/O HAMIR ZALA, ANAND NAGAR,  
 BLOCK NO. 110, NEAR IMPANDAL-I,  
 TIMBAWADI, JUNAGADH,  
 JUNAGADH, JUNAGADH,  
 JUNAGADH - INDIA - 362001

Dear Sir/Madam,

RE: Your request for Baroda Home Loan - Bc

With reference to your application dated 23-4-2023 above credit facility, on the terms and condition.

## TERMS AND CONDITIONS:

NAME OF PRODUCT :Baroda Home Loan  
 PURPOSE OF LOAN :@CONSTRUCTION OF  
 NAME OF THE SPECIFIC SCHEME :Baroda Home Loan

100%

Data

Operative Account No: 08510100010198

Type Of Account: Saving Account

Existing Account: Yes

Operative Account Scheme Description: Baroda Advantage Sav

Operative Account Scheme Code: SB101

Operative Account GL code: --Select--

Operative Account Created / Modified By:

Operative Account Opening Date:

Finacle Loan A/C Scheme Description\*: CAR LAON EL COMPOU

Finacle Loan A/C Scheme Code\*: LA101


Repayment Date\*: 10/07/2023

Loan A/C GL code\*: 24501

Loan A/C Number:

Operative Account Opening Status

Message from webpage



!Spaces, Special Characters and Numbers are not allowed in Last Name of Customer.!Only alphabets are allowed in Applicant Last name.!Only alphabets are allowed in Applicant first name.!Minimum one Document should be preferred!Please enter valid Phone Type!Please enter phone number

Select	S.No.	Facility	Type of Limit	Scheme Type	Loan Term	Loan Account Opening Date	Loan Account Opening By	Loan Account Holder Name	Loan Account Status	Loan Account Number	IBSAM Done By	IBSAM Date	IBSAM Status	Repayment Date
<input checked="" type="radio"/>	1	Term Loan	Main Limit	CAR LAON EL COMPOUND	70									10/07/2023

o OIF Integration

Top

ELECTRO

Unique Ref number)

The Manag (Bank Nam (Branch Name):

(Address):

Telephone :

I/We hereby Services Li remit paym

A. Account

B. Account

C. MICR -

D. Account Credit):

E. Ledger ?

F.

Date of effect

1. ECS Det Date:

I hereby de or not effec institution r expected of

Date: (Sig holi

Certified th  
Date:

Message from webpage



!Please enter Customer Caste Code.!Please enter valid Phone Type!  
Please enter phone number

OK

Declaration-cum-Undertakings-cum-Authority

BANK OF BARODA, extending/having extended credit facilities/Guarantee facilities/Temporary Overdraft/Bills Purchase facilities of Credit or any other financial accommodation to me/us (Borrowers) & MR. RAJPAL CHAUDHARY (Borrower) at Registered Office/Residence at \_\_\_\_\_, re

agree, undertake, authorize, assure and affirm as follows:

1. I/We agree and undertake that for the credit facilities granted to me/us and/or availed by me/us from the Bank, I/We will be entitled/authorized/permited to charge and/or deduct debit/recover from my/our income/sums of money as the Bank may stipulate, incur or bear by way of guarantee, commission, document verification fees, or any other levy or charge payable by me/us for availing finance and/or refinance under DICGC/ECGC/IDBI/NABARD/SIDBI or other financial institutions otherwise, including for verification of security documents by the Bank's Advocate/s and/or the Bank for such purpose or by the Bank to such Refinancing/Guarantee Organization/s in respect of the credit facilities extended to me/us.

2. I/We further agree, authorize, assure and confirm that in the event of any default in compliance of the terms and conditions or any of them stipulated by the Bank from time to time, the Bank shall be entitled, permitted and authorized to charge without any intimation to us additional



id= 1686812049000

llps.bankofbaroda.co.in:6501 says

At least one document is mandatory. Please check tag NoOfDocument

OK

**APPRAISAL NOTE:**

**Branch: DEBHARI Region: GODHRA - II REGION Zone: BARC**

• **Movement Chart:**

Date/Time	User Name_Workstep	
08/06/2023 13:39:15	DP075377_LEAD_CAPTURE	Inter
08/06/2023 13:39:25	Of Sys User CASE INITIATION	Case
08/06/2023 13:39:54	DP075377_DATA_ENTRY_MAKER	SUBM
		APPR

https://bankofbaroda.co.in:6501 says  
 Only alphabets are allowed in Maiden first name.

OK

Created / Modified By:  Operative Account Opening Status:

Operative Account Opening Date:

Save

Finance Loan A/C Scheme Description: CAR LOAN EI COMPOU

Finance Loan A/C Scheme Code: LA201

Repayment Date: 10/03/2023

Loan A/C GL code: 34501

Loan A/C Number:

Create Loan A/C | IBAMA | Modify and Save

Select	S.No.	Facility	Type of Limit	Scheme Type	Loan Tenure	Loan Account Opening	Loan Account Opened By	Loan Account Holder Name	Loan Account Status	Loan Account Number	HGAM Done By	HGAM Date	H S
<input checked="" type="checkbox"/>	1	Term Loan	Main Limit	CAR LOAN EI COMPOUND	34								

Print | Refresh | Back | Home | Cancel



**APPRAISAL NOTE:**

**Branch: DHARAPUR CHARIALI Region: GUWAHATI REGION Zone: KOLKATA ZONE**

**Movement Chart:**

Date/Time	User Name_Workstep	Decision	Remarks
24/01/2023 16:19:03	NP105549 LEAD_CAPTURE	Interested	
24/01/2023 16:19:23	NP105549 PRE_SCREENING	ACCEPT	
24/01/2023 16:27:54	NP105549 DATA_ENTRY_MAKER	SUBMIT	
24/01/2023 16:58:58	BM085254 DATA_ENTRY_CHECKER	APPROVE	
24/01/2023 18:08:55	NP105549_CREDIT_ASSESSMENT	APPRAISED	Recommended for sanction
25/01/2023 10:47:54	BM085254_HEAD_SANCTION	SANCTION	SANCTIONED AS RECOMMENDED

**Issue for consideration :**

To Consider Sanction of Term Loan Limit of Rs. 15,00,000.00/- under Baroda Car Loan to MRS. JUNU SARMA & MR. GANESH SARMA for a period of 84 months on terms and conditions mentioned in the proposal subject to annual review.

**Comments on Brief background (Request / Purpose of facility):** Mrs.Junu Sarma & Mr.Ganesh Sarma have approached us for financial assistance of Rs.15,00,000/- for purchase of new TATA Safari from Bimal Cars. DN Tower Building, Opposite Meeha Plaza, NH 37, Guwahati-781029

Opening Date:

Finalde Loan A/C Scheme:

Description:

Finalde Loan A/C Scheme Code:

Repayment Date:

Loan A/C GL code:

Loan A/C Number:

Select	S.No.	Facility	Type of Limit	Scheme Type	Limit	Loan Account Opening Date	Loan Account Opening By	Account No.	Account Name
<input checked="" type="checkbox"/>	1	Term Loan	Main Limit	BARODA REST HOME LN ADVTO	324				

Applicant Type:

Entity Type:

Name:

Message from webpage

 The entered mobile no. is already available in more than 8 customer ids - IBA002041, IBA002039, XXI066366, IBA002040, XXI067642, IBA002042, IBA004645, IBA000825. Please use MENU CUSTMOB to change / update mobile no



बैंक ऑफ बरौडा  
Bank of Baroda

अपनाकर्ता को सम्बन्धी पत्र

0083-LMS      स्थान -      MANDIA RD. PALI  
दिनांक -      24-04-2023

AM

PALLIWALON KA BAS.

बिना माहौद/माहौदका,

विषय : बरौडा गृह ऋण - Baroda Home Loan Advantage के लिए आपका रु. 27,70,000.00/- का अनुमोद.

आपको आवेदन पत्र दिनांक 24-03-2023 को सदर में जग सभने सुविधा करदे हैं कि निम्न विषय व शर्तों के अधीन आपको अनुरोध ऋण सुविधा प्रदान की गई है।

अपनाकर्ता का नाम : बरौडा गृह ऋण  
ऋण का उद्देश्य : गृह कर्नेट अपार्टमेंट इत्यादि की खरीद हेतु

8.27 x 11.69 in का Baroda Home Loan Advantage

Signed\_Sanction\_Letter(2023\_04\_26\_14\_28\_38)(Sanction\_Letter(Sanction\_L...



lps.bankofbaroda.co.in:6501 says

This security code 516 is not allowed here, tag hbaimSecurityCode

OK

View  
Account  
Opening Date

7/2021

Finance Loan  
A/C Scheme CAR LOAN E1 COMPOU  
Description

Finance Loan  
A/C Scheme (1/12)  
Code

Repayment  
Date 18/03/2023

Loan A/C GL  
code (1/12)

Loan A/C  
Number

Cancel Loan A/C | HARM | Modify and Save

Select	S.No.	Facility	Type of Loan	Scheme Type	Loan opening Date	Loan Account Opened By	Latest Account Holder Name	Loan Account Status	Loan Account Number
(X)	1	Term Loan	Main Loan	CAR LOAN E1 COMPOUND	04				

CF Integration

Applicant Type:

Entry Type:

Name:



अपकर्ता को संजोरी पत्र

संदर्भ - Retail-00001734416-LMS  
स्थान - DEORI  
दिनांक- 13-02-2023

प्रति,  
MR. ANKESH JAIN  
GANDHI WARD, SUBHASH TALKIES DEORI,  
SAGAR MP, GANDHI WARD,  
DEORI, SAGAR,  
DEORI, SAGAR  
MADHYA PRADESH - INDIA - 470226

मित्र सहोदर/सहोदरा,

विषय : बरोदा कार्टो ऋण - Baroda Car Loan के लिए आपका रु. 20,00,000.00/- का अनुमोद।

आपके आवेदन पत्र दिनांक 13-02-2023 को संदर्भ में हम सहर्ष सुविधा करते हैं कि निम्न विषय प शर्तों के अधीन  
आपको उपरोक्त ऋण सुविधा प्रदान की गई है।

उपरोक्त का नाम : बरोदा कार्टो ऋण  
ऋण का उद्देश्य : गौप्यिक्त रहित  
विशेष योजना का नाम : Baroda Car Loan  
सुविधा : Term Loan  
कुल लागत : 39,58,162.00/-  
अनुमोद की गई सीमा : रु. 20,00,000.00/-  
स्वीकार्य सीमा : रु. 20,00,000.00/-

Sanction\_Letter(2023\_02\_13\_21\_01\_D9){Sanction\_Letter.pdf}

llps.bankofbaroda.co.in:6501 says

HBAIM Balance sheet type 1, tag BsType01, mandatory for corporate customer

OK

Account  
Scheme Code

Operative  
Account  
Opening  
Status

LOC 57

Letter of install

Bank of Baroda.

BASAI ROAD, GURGAON  
. Branch

Dear Sirs,

lps.bankofbaroda.co.in:6501 says

Error: Account already exist for Applicant with CIF ID 057869701 and Account No. is

OK

## Loan Services and Statements

## Operative Account Details

Operative Account No.

Type Of Account

Existing Account

Operative Account Scheme Description

Operative Account Scheme Code

Operative Account Subcode

Operative Account Created / Modified By

Operative Account Opening Date

Operative Account Opening Status

Fixed Loan A/C Scheme Description

Fixed Loan A/C Scheme Code

Repayment Date

Loan A/C GL code

Loan A/C Number

Select	SLNo	Facility	Type of Loan	Scheme Type	Loan Tenor	Loan Account Opening Date	Loan Account Opened By	Loan Account Holder Name	Loan Account Number	Loan Account Number	HSAAM Done By	HSAAM Date	HSAAM Status	Repayment Date
<input checked="" type="radio"/>	1	Term Loan	max amt	HSD- LK-EL- NOW CAR	240									30/12/2023

## CIF Overview

## APPRAISAL NOTE:

Branch: MAVLI Region: UDAIPUR REGION Zone: JAIPUR ZON

## MOVEMENT CHART:

Date/Time	User Name_Workstep	Decision
06-05-2023 10:42:07	AK096687_LEAD_CAPTURE	Interested
06-05-2023 10:42:30	AK096687_PRE_SCREENING	ACCEPT
06-05-2023 15:17:12	AK096687_DATA_ENTRY_MAKER	SUBMIT
06-05-2023 15:41:14	AK096687_DATA_ENTRY_CHECKER	APPROVE
06-05-		

/Credit\_Appraisal\_Note\_Final(2023\_05\_06\_13\_16\_50)(Credit\_Appraisal\_Note



# FINACLE DATA ENRICHMENT



### Central KYC Registry

Function Code: M      Type: C      CIF Id Reference No / Serial No: 061315848

	Prefix	First Name	Middle Name	Last Name
Name(Same as ID proof)	Mr.	ABHJEET	DATTAPRASAD	MORE
Maiden Name(if any)	Select			
Fathers Name	Mr.	DATTAPRASAD	SADANANDA	MORE
Select Account Type	Normal Account		CKYC Number (If Available)	48055192050709
CKYC Response	<div style="border: 1px solid gray; height: 100px;"></div>			

Submit    Cancel



Mail - Abhishek Dattaprasad Mo... x  
 Finacle Universal Banking Solu... x  
 Finacle Universal Banking Solu... x  
 https://cbsrpt001.bankofbaroda.co.in:22100/SSO/aj/SSO/login.jsp

Q.BC: BR: 113433 DT: 23.07.2021 \*\*\*\*

User: SDCMR5 | Calendar: Gregorian | Time Zone: IST | Solution: FINCORE

**Finacle**  
 Universal Banking Solution from Infosys

14 June 2023 | User: SDCMR5 0000 | Menu Shortcut:

### Modify Retail Customer

Function: Modify  
 CIF ID: 061315848

Income and Expense Details | Preferences | Segmentation | Relationship Details | Household Details | Trade Finance | Tax Classification Details | Employment Details

Basic Information | Address | Phone and Email | Identification Document Details | Currency | Minor Details | Demographic Details | Qualification

**Preferred Contact Details**  
 Preferred Contact No. Type: Cell Phone  
 Preferred Email ID Type: Communication

**Phone and Email Details**  
 Add

Records 1 to 5 of 6

Phone No / Email ID	Type	Phone No	Email ID
PHONE	COMMPH1	07201068655	
PHONE	COMMPH2	7878091882	
PHONE	HOMEPH1	07201068655	
EMAIL	COMMEMAIL		abhi.more060@gmail.com
EMAIL	HOMEEMAIL		abhi.more060@gmail.com

Phone No./Email ID: Email ID: Type: Communication  
 Phone No.: Phone Extension No.:  
 Email ID: ABHI.MORE060@GMAIL.COM

Type here to search | ENG US | 12:55 15-06-2023

**Modify Retail Customer**

Function: Modify  
 CF ID: 061316848

Income and Expense Details	Preferences	Segmentation	Relationship Details	Household Details	Trade Finance	Tax Certification Details	Employment Details
Basic Information	Address	Phone and Email	Identification Document Details	Guarancy	Minor Details	Demographic Details	Qualification

**Preferred Contact Details**

Preferred Contact No. Type: Cell Phone  
 Preferred Email ID Type: Communication

**Phone and Email Details**

Add | Records 1 to 5 of 6

Phone No./Email ID	Type	Phone No.	Email ID
PHONE	COMMPH1	07201050865	
PHONE	COMMPH2	07878091882	
PHONE	HOMEPH1	07201050865	
EMAIL	COMMENT		sthi.more088@gmail.com
EMAIL	HOMEEM1		sthi.more088@gmail.com

Phone No./Email ID: Phone No. Type: Communication Phone 2  
 Phone No.: 7878091882  
 Email ID:

Submit | Cancel

Browser tabs: Mail - Abhijeet Dattaprasad M... x, Finacle Universal Banking Solu... x, Finacle Universal Banking Solu... x

Address bar: http://cbdrpt001.bankofbaroda.co.in:72100/SSO/aj/SSO/login.jsp

Page Header: User: SDCMBS, Calendar: Gregorian, Time Zone: IST, Solution: FINCORE

Navigation: Menu, Show Memo Pad, CCY Converter

Page Info: 16 June, 2023 | User: SDCMBS | 0000 | Menu Shortcut: Go

### Modify Retail Customer

Function: Modify  
 CIF ID: 051315848

Income and Expense Details	Preferences	Segmentation	Relationship Details	Household Details	Trade Finance	Tax Certification Details	Employment Details															
Basic Information	Address	Phone and Email	Identification Document Details	Currency	Minor Details	Demographic Details	Qualification															
<p>Records 1 to 3 of 3</p> <table border="1"> <thead> <tr> <th>Document Code</th> <th>Unique ID</th> <th>Place of Issue</th> <th>Issue Date</th> <th>Expiry Date</th> </tr> </thead> <tbody> <tr> <td>202</td> <td>BN1PM3425J</td> <td>MUMBA</td> <td>28-07-2011</td> <td></td> </tr> <tr> <td>411</td> <td>RW3569043</td> <td>MUMBA</td> <td>07-08-2017</td> <td></td> </tr> </tbody> </table>								Document Code	Unique ID	Place of Issue	Issue Date	Expiry Date	202	BN1PM3425J	MUMBA	28-07-2011		411	RW3569043	MUMBA	07-08-2017	
Document Code	Unique ID	Place of Issue	Issue Date	Expiry Date																		
202	BN1PM3425J	MUMBA	28-07-2011																			
411	RW3569043	MUMBA	07-08-2017																			
<p>Document Type: LSTID</p> <p>Y - Scan Required: Select</p> <p>Unique ID: BN1PM3425J</p> <p>Country of Issue: IN</p> <p>Issue Date: 28-07-2011</p> <p>Document Verified: Select</p> <p>Remarks: INCOME TAX DEPARTMENT</p>	<p>Document Code: 202</p> <p>Mandatory Document: Select</p> <p>Place of Issue: MUMBA</p> <p>Preferred: Y - Yes</p> <p>Expiry Date: </p> <p>Issued Organization: </p>																					

Windows Taskbar: Type here to search, 12:52, 15-06-2023



**Modify Retail Customer**

Function: Modify  
 CF ID: 061315848

Income and Expense Details	Preferences	Segmentation	Relationship Details	Household Details	Trade Finance	Tax Certification Details	Employment Details
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Basic Information	Address	Phone and Email	Identification Document Details	Currency	Minor Details	Demographic Details	Qualification
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Document Code	Unique ID	Place of Issue	Issue Date	Expiry Date
100	570214282768	MUMBA	07-08-2017	
202	BNTFM34251	MUMBA	28-07-2011	
411	RNV3568043	MUMBA	07-08-2017	

Document Type	LSTAD	Document Code	411
Y - Scan Required	Select	Mandatory Document	Select
Unique ID	RNV3568043	Place of Issue	MUMBA
Country of Issue	IN	Preferred	Select
Issue Date	07-08-2017	Expiry Date	
Document Verified	Select	Id issued Organization	
Remarks	ELECTION COMMISSION OF INDIA		

# Q&A Session



# THANK YOU

