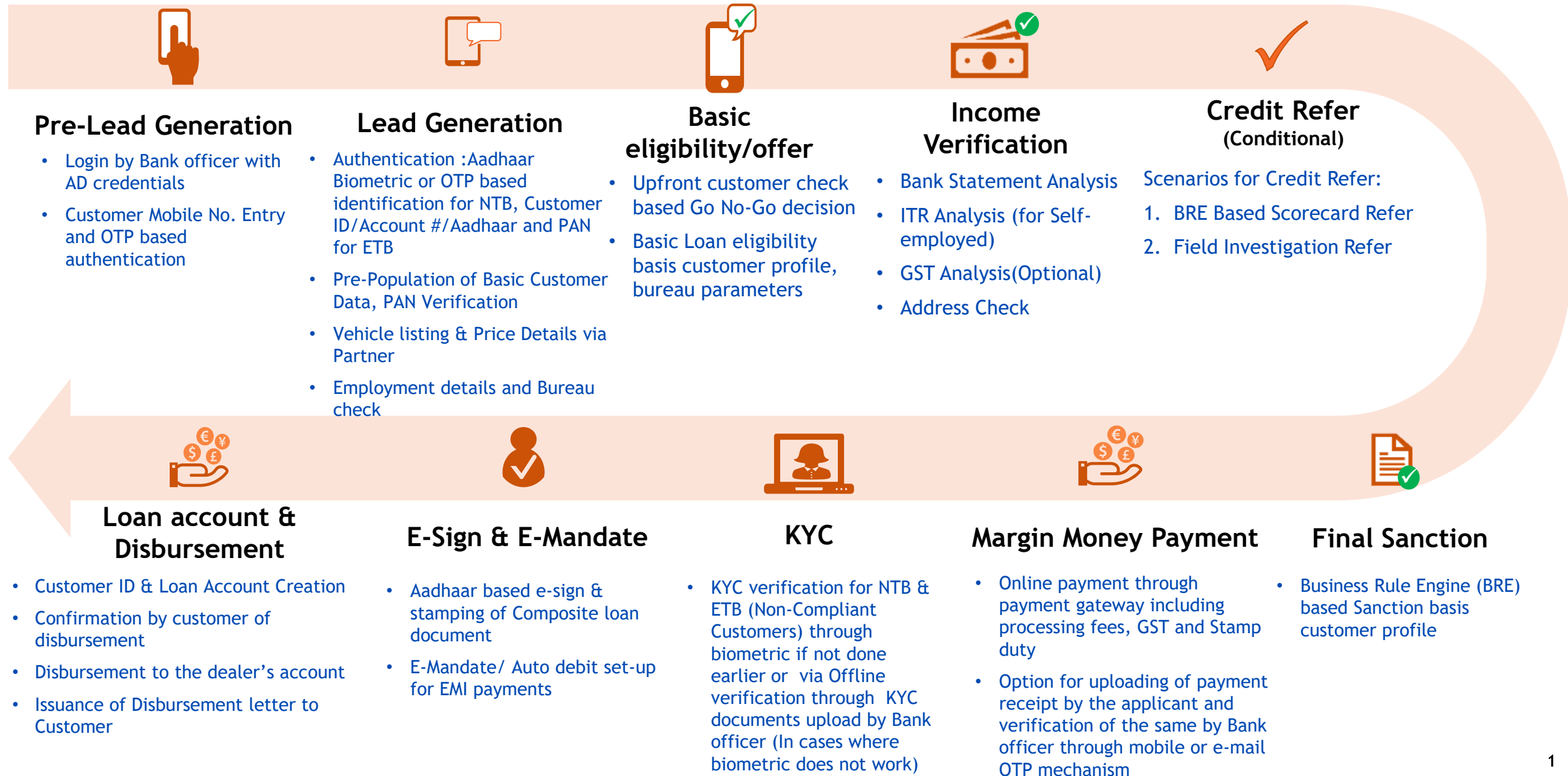




## DIGITAL AUTO LOAN JOURNEY WALKTHROUGH

# High Level Process flow diagram- Digital Auto Loan journey



# Assisted, Self and Dealer Journey



Credit Refer: For field investigation or Score between 50 to 59 , application will be sent to central CPC team

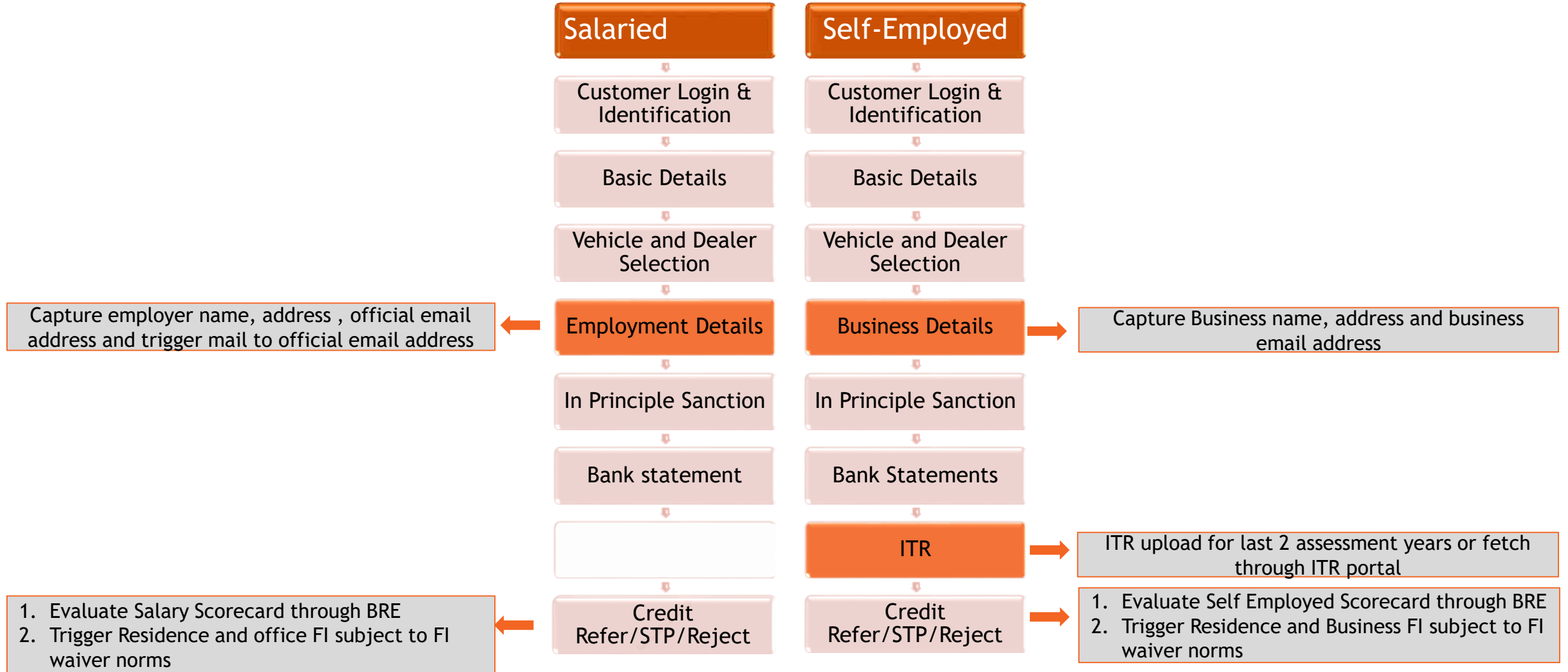
In RM Assisted Journey, provision for uploading margin money receipts and verification through OTP by RM

RM can complete KYC through upload process or biometric

In dealer Journey, provision for uploading margin money receipts and verification through OTP by dealer

In Customer and Dealer journey, KYC will be completed by branch after drop off

# Salaried and Self-employed Auto loan Journey





# Auto Loans

Drive home your dream car with quick and easy digital loans

## Bank officer login

Please enter your domain credentials

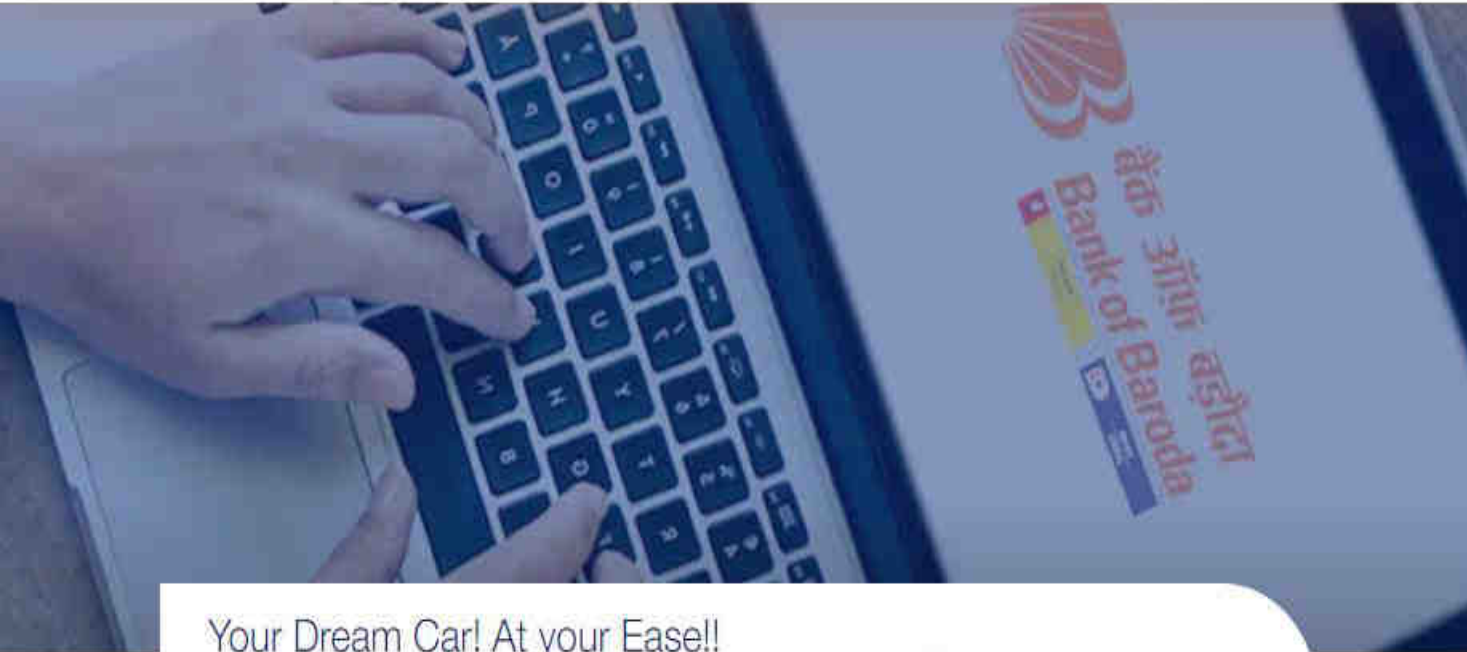
Login ID \*

Enter Login Id

Password \*

Enter password

LOGIN



Your Dream Car! At your Ease!!  
Anywhere, Anytime Digital Car Loan from Bank of Baroda @8.40%

## Car Loan EMI Calculator

Loan Amount:  ₹ 500000

Rate of Interest (%):  8.40

Loan Terms (monthly):  84

Equated Monthly Installment (EMI) will be ₹7,893



Personal > Loans > Vehicle Loan > Baroda Digital Car Loan

## Baroda Digital Car Loan

Get a car loan digitally to purchase vehicle of your choice. You can buy a hatchback, sedan, MUVs, SUVs, Electric car. Our digital auto loans are available to salaried employees, businessmen, professionals etc. We offer attractive interest rates on car loans with up to 93% financing, making our loans the ideal choice for funding your brand new car.

Apply Now >



Benefits

Features

Eligibility Criteria

Document Required

Interest rates & charges

Most Important

Apply Now Calculators Download Form

## Baroda Digital Car Loan : Benefits



Paperless Process



Up to 93% financing



Direct Disbursement



No prepayment charges



Attractive Interest Rates



100% Waiver in Processing Charges till 31.03.2023



# Auto Loans

Drive home your dream car with quick and easy digital loans

## Documents required for Digital Journey

For Salaried - Please keep the following handy !

- Aadhaar Number connected with mobile number
- PAN Number
- Digital Bank statement for last 06 months or Net Banking Credentials
- Web-Camera for clicking picture and performing Video KYC
- Margin money receipt (If applicable)

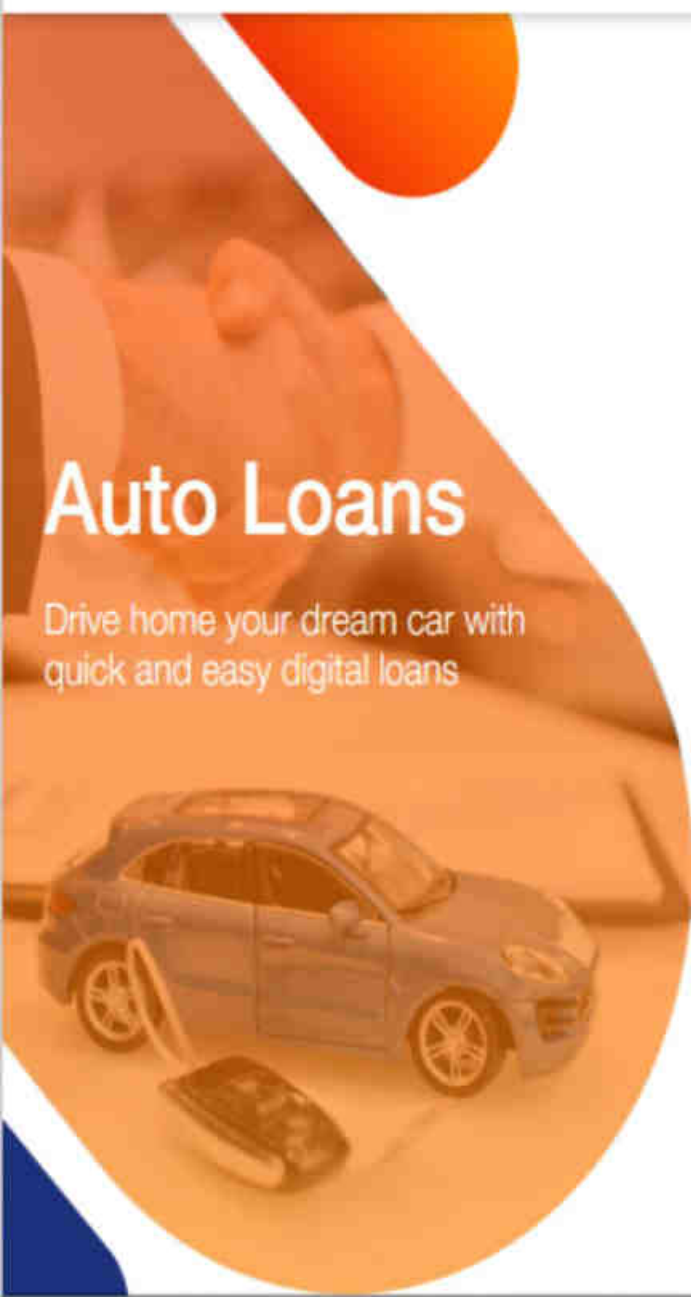
For Self Employed - Please keep the following handy !

- Aadhaar Number connected with mobile number
- PAN Number
- Digital Bank statement for last 06 months or Net Banking Credentials
- Digitally generated ITR for last 2 years or ITR E-filing credentials
- Web-Camera for clicking picture and performing Video KYC
- GST Portal Credentials or Digital GST Return for 1 Year
- Margin money receipt (If applicable)

The Maximum loan amount for Digital Loan is Rs. 50,00,000/-

PROCEED





# Auto Loans

Drive home your dream car with quick and easy digital loans

## Let's get started!

Mobile Number \*

9833344826

Enter OTP sent on 9833344826 \*

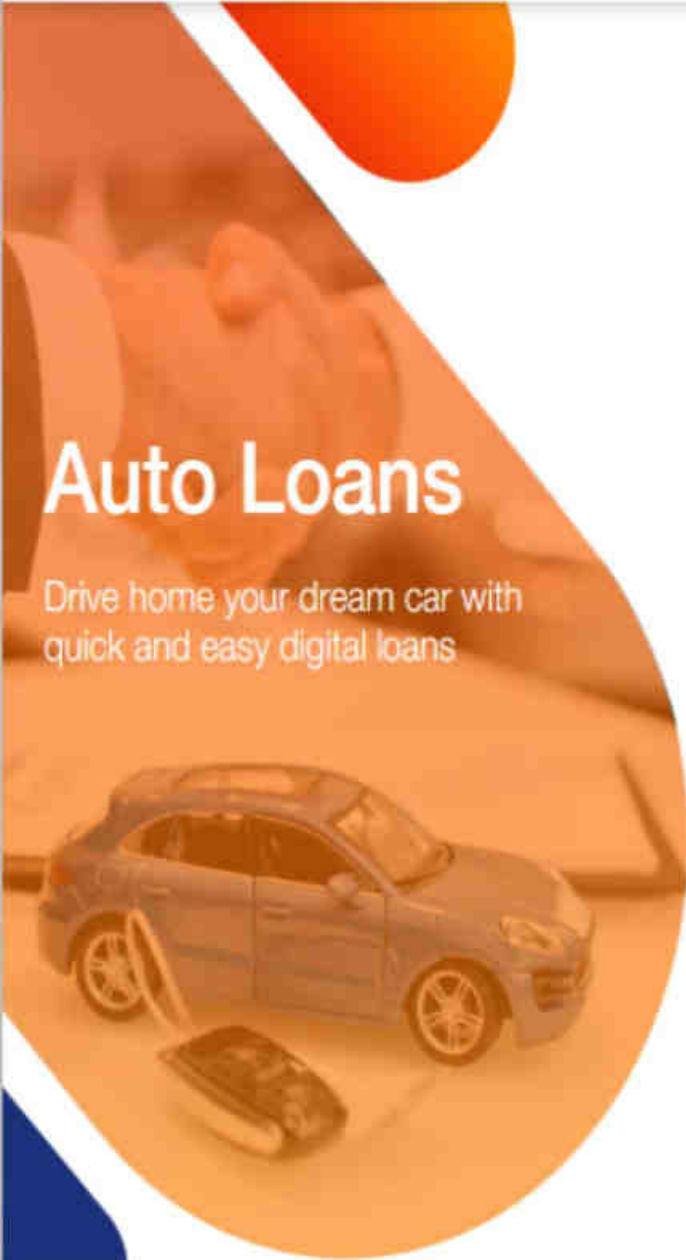
.....



02:35

- I agree to [Privacy Policy](#), [Terms & Conditions](#) and [Disclaimers](#)
- I am a resident of India.

SUBMIT OTP



## Please fill in basic details

Account holder of Bank of Baroda \*

Yes



Select Value \*

Aadhaar

Account No

Customer Id

PAN Number

# Auto Loans

Drive home your dream car with quick and easy digital loans



## Please fill in basic details

Account holder of Bank of Baroda \*

Yes

Select Value \*

Customer Id

Customer ID \*

FNA070424

Enter OTP sent to registered mobile number\*

.....

02:58

SUBMIT OTP

Input your details

Best Offer for You

Complete Application

Money in Account

## Basic Details

Salutation \*

Mrs

First Name \*

RIDHIMA

Middle Name

HINGER DO HEMANT

Last Name \*

HINGER

Date of Birth \*

17/10/1987

Gender \*

Female

PAN \*

AGUPH5331F

Mobile Number \*

9928170614

Aadhaar\*

XXXX-XXXX-2207

Residence Type \*

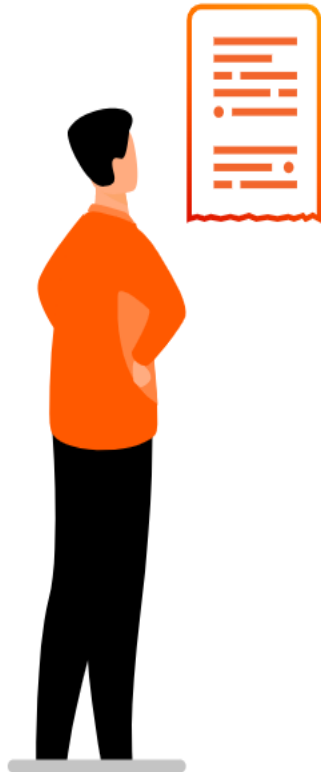
Select Residence Type

Email ID \*

ridhima.hinger@gmail.com

Job Type \*

Select Job Type



## Present Residence Address

Same as above address

Address Line 1\*

Manchubhai Road

Address Line 2\*

Malad East

Pincode\*

400097

City\*

Mumbai

District\*

Mumbai

State\*

Maharashtra

Country\*

India

## Preferred Branch

Branch Name\*

MALAD-EAST

Branch Address\*

MALAD(E),1/4,PRAGATI SHOPPING CEN,MALAD(EAST),BOMBAY-64 MALAD(E),1/4,PRAGATI SHOPPI...

BACK

PROCEED

Input your details

Best Offer for You

Complete Application

Money in Account

## Please Select Your Car

Brand \*

Tata



Model \*

Altroz



Variant \*

XT



Fuel Type

Petrol

Ex Showroom Price

₹ 7,79,900

Body Type

Hatchback

R.T.O Charges

₹ 90,500

Transmission Mode

Manual

On Road Price

₹ 8,70,400

BACK

PROCEED





## Please select your dealer

Dealer Name

Enter dealer name



**MS BEEAAR AUTO WHEELS INDIA PVT LTD**  
BEEAAR Marol, Marol, Andheri



**Shri Krishna Velocity**  
Top, Ville Parle

**INDERJIT CARS PVTLTD**  
BOB Acc Dealer, Updated Address

**Others**

Note:



Input your details

Best Offer for You

Complete Application

Money in Account

## Employment Details

Employer Type \*

PSU



Name of Employer/Company \*

BANK OF BARODA

Work Address Line 1 \*

bkc

Work Address Line 2 \*

bkc

Pincode \*

400051

City \*

Mumbai



State \*

Maharashtra



Official Email Id

badarinath.lakhinana@bankofbaroda.co.in



Net Monthly Income \*

₹ 76,000



A verification link will be sent to your official E-mail ID, to help us verify your employment details

I hereby declare that:

- I am not a director or specified near relation of a director of a Banking company
- I am not a specified near relation of any senior officer of the Bank of Baroda
- I am not interested as Proprietor / Partner/ Director in any firm/ company whose name is listed in caution list of RBI/ ECGC







## Congratulations!

You are eligible for a Digital Auto loan application of Rs. 8,09,000 at 8.55% for 84 months **DILALWI00053446**



Required Loan Amount \*

**₹ 8,09,000**



Loan tenure \*

**84**



EMI

**₹ 12,832**

Interest rate

**8.55%**

Margin Money (Down Payment to Dealer)

**₹ 61,400**



## Select your Salary Account

Primary Account	Account Type	Account Number
-----------------	--------------	----------------

CONTINUE WITH SELECTED SALARY ACCOUNT

PROVIDE DETAILS FOR ANOTHER SALARY ACCOUNT

BACK



Input Your Details

Best Offer for You

Complete Application

Money in Account

## Please provide your bank statements

Your bank statement data and any personal data will be completely secure and undisclosed. Rest assured, your passwords or any access details are not stored.

In case of Account Aggregator, after providing the consent to Account Aggregator, please select your primary account and enter the account number to proceed.

Enter Bank Name\*

Axis Bank

Login to Internet Banking



OR

Upload bank statement



OR

Account Aggregator



You will now be redirected to an external portal where you can upload your bank statement or allow access to your net banking account through a secure online statement retrieval process run by a third party as part of verification process for your Personal Loan request.

BACK

[I have a bank account, but I do not wish to upload bank statements](#)

[I do not have a bank account](#)

[Exit Application](#)



Input your details

Best Offer for You

Complete Application

Money in Account

## Upload your Bank Statements

Please upload the Salary Account Statements from Jun 2022 to Nov 2022

Bank Statement

Click here to [Upload](#) file

Enter Password



Kindly Note:

- Bank Statements should be uploaded for last completed -6- months, as a single statement or in multiples (month wise / quarter wise / half early)
- It should be in the PDF format, which is either generated digitally (mobile/internet banking) or as received in e-mail from the bank.
- Scanned/converted PDFs copies will not be accepted.
- Account statement of two different banks are not allowed.

BACK

PROCEED



✓ Bank Statements for following account have been extracted successfully, Please click on proceed to continue



## Upload your Bank Statements

Please upload the Salary Account Statements from Jun 2022 to Nov 2022

Bank Statement

statement new.pdf ✕

Enter Password ⓘ

ADD MORE

UPLOAD

The uploaded Bank Statements are for the below Account Details

Primary Account	Account No.	IFSC Code	Applicant name	Bank Name
<input checked="" type="radio"/>	00411140059091	HDFC0000041	MR. RANJITH Y	HDFC Bank, India

Dear Customer, your application for Digital Auto Loan is sent to processing team. The Bank team may contact you for any additional information required if any and you will be updated on the sanction decision in 3 working day via SMS/Email - Bank of Baroda.

HOME



Input your details

Best Offer for You

Complete Application

Money in Account

# Hi RIDHIMA, your loan is approved!

## Selected Vehicle Details

**Tata Altroz XT**

Hatchback, Auto, Petrol

₹ 8,70,400 |

## Loan Details

Approved Loan Amount \*

₹ 8,09,000

Loan Tenure \*

84

EMI

₹ 12,833

Interest Rate

8.55%

Margin Money (Down Payment to Dealer)

₹ 61,400



Input your details

Best Offer for You

Complete Application

Money in Account

## Hi RIDHIMA, your loan is approved!

### Selected Vehicle Details

**Tata Altroz XT**  
Hatchback, Auto, Petrol

₹ 8,70,400 | [Mumbai](#)

### Margin Money \*

₹ 61,400



Margin Money

₹ 61,400

Processing charges(Including stamp duty and GST)

₹ 2,927

Total amount payable

₹ 64,327

Have you paid margin money to dealer ?

Yes  No

I hereby agree to the above sanction details and other [Terms and Conditions](#)

DOWNLOAD SANCTION LETTER

PROCEED







Debit Card

VISA MasterCard RuPay

Card Number

\*\*\*\*\* VISA

Virtual Keyboard

Expiry Date

12/26

CVV

.....

Card Holders Name

493fa85a7e297a6ce4e648e450252b6d

Type the characters

PR3K4

PR3K4



PAY NOW

[Cancel](#)

BILLING INFORMATION

- ★ Merchant: BOB NEW TEST MID
- 🕒 TrackId: 1670224748322
- 💰 Transaction Amount: INR 1.00
- 👤 Convenience Fee: INR .00
- 📄 Total Amount Payable: INR 1.00

\* Please do not click Back button/ refresh the page/ close the window while the transaction is processing. This is a secure payment gateway using 128-bit SSL encryption.



## Thank you!

Congratulations! You have successfully paid the Margin money & processing charges of ₹64,327 with Transaction Id 202233912399788

Revised Loan Amount

₹ 8,09,000

Tenure

84 Months

Interest Rate

8.55%

EMI

₹ 12,833

PROCEED



Input your details

Best Offer for You

Complete Application

Money in Account

## Few more steps to go..

### Additional Basic Details

Marital Status \*

Married



Religion \*

Hindu



Caste \*

General



First Name of Father \*

PAPA

### Legal Heir Details

Salutation \*

Select ...

First Name \*

Enter First Name

Middle Name

Enter Middle Name

Last Name \*

Enter Last Name

Relation \*

Age \*

Occupation \*



## Legal Heir Details

Salutation *	First Name *	Middle Name	Last Name *
Mr ▾	PAPA	Enter Middle Name	PAPA
Relation *	Age *	Occupation *	
Father ▾	60	Salaried ▾	

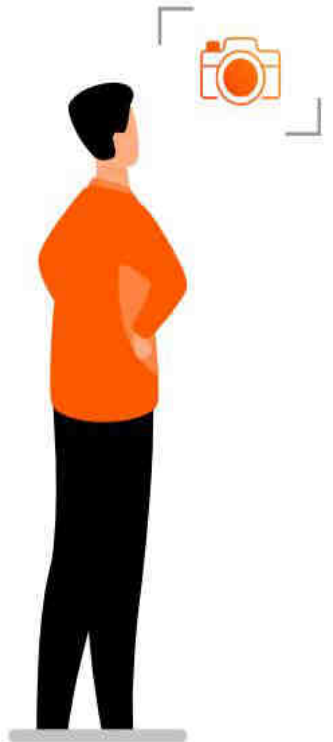
## Address Details

Address Same as applicant's Permanent Address  Address Same as applicant's Correspondence Address

Address Line 1 *	Address Line 2	Pincode *
Bkc	Bkc	400051
District *	City *	State *
Mumbai ▾	Mumbai ▾	Maharashtra ▾
Country *		
India ▾		

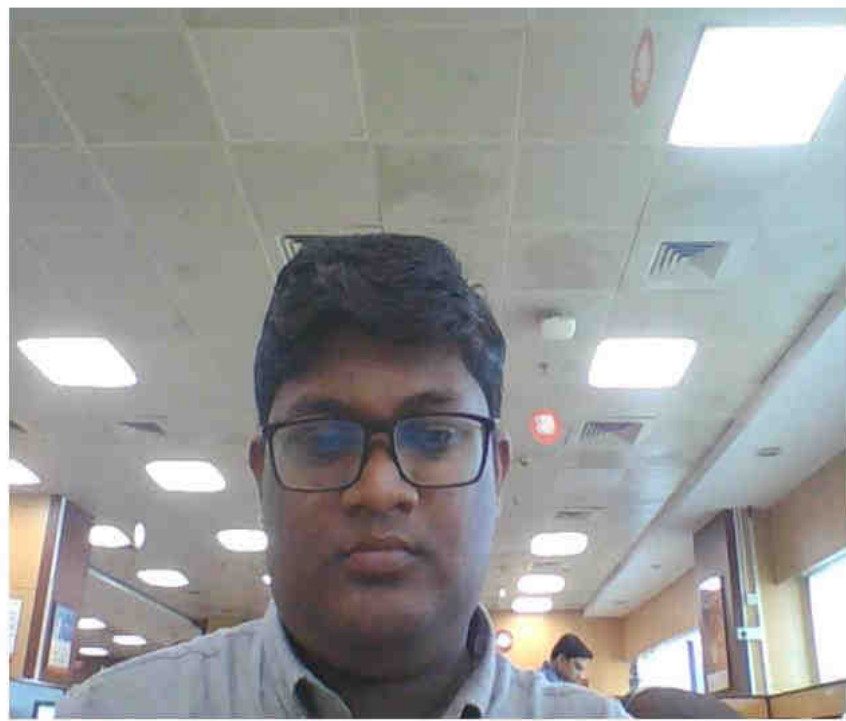
ADD MORE

DELETE



**Selfie please!**

Please take a selfie to continue





## E-Contract Agreement

☰ |< < 1 of 43 > >|    - + 125% ▾    ↻ ↺ ☰



### KEY FACTS STATEMENT

**Date:** 05-DEC-2022 12:52

**Name of the Regulated entity:** Bank Of Baroda

**Applicant Name:** RIDHIMA HINGER DO HEMANT HINGER  
Baroda

**Name of Lender:** Bank Of

**Product:** Auto Loan

## KEY FACTS STATEMENT

**Date:** 05-DEC-2022 12:52


**Name of the Regulated entity:** Bank Of Baroda

**Applicant Name:** RIDHIMA HINGER DO HEMANT HINGER  
Baroda

**Name of Lender:** Bank Of

**Product:** Auto Loan

Sr. No	PARAMETER	DETAILS
(i)	Loan amount (amount disbursed to the borrower) (in Rs.) *	Rs. 8,09,000/-[Rupees Eight Lakh Nine Thousand only]

- I have read and understood the Key fact statement as stated above
- I accept the terms and conditions as above. By Continuing to E-Sign, I will be redirected to NESL/Leegality for E-Sign.
- I agree that my Aadhaar is linked with my Mobile Number. 

By continuing, I agree to do esign with Bank of Baroda

**CONTINUE TO E-SIGN**

## E-Stamped Document

E-Stamp

S.No

1

2

Stamp

Status

ACCESS

ACCESS

one on the NeSL platform.

Certification No: 0512202200009N



**Sample E-Stamp**  
INDIAN – NON JUDICIAL  
**GOVERNMENT OF MAHARASHTRA**  
Certificate of Payment under Section 10D



Document Reference No: MH11INESL2022339049833

Stamp Duty of Rs. 500.00 paid by BOB

vide GRN No. MH000080036202122E

which has been defaced by Defacement No. 0000007910202122

dated 2021-12-06 00:51:29.0

Loan Amount 809000.00

Borrower / Counter Party RIDHIMA HINGER HEMANT HINGER

Date Of Certification 05-Dec-2022 12:59 PM

Close

\*Please scroll till the bottom of the page to click on close button



Your application has been successfully submitted to the selected branch. The branch representative will reach out to you for further assistance and processing of application

HOME



**From:** [donotreply@bankofbaroda.co.in](mailto:donotreply@bankofbaroda.co.in) <[donotreply@bankofbaroda.co.in](mailto:donotreply@bankofbaroda.co.in)>  
**Sent:** Monday, December 12, 2022 7:41:34 PM  
**To:** Vellarada , Trivandrum Region <[VJVERA@bankofbaroda.com](mailto:VJVERA@bankofbaroda.com)>  
**Cc:** Digital Lending Department - Retail <[dld.retail@bankofbaroda.com](mailto:dld.retail@bankofbaroda.com)>; [dld.reports@bgss.in](mailto:dld.reports@bgss.in) <[dld.reports@bgss.in](mailto:dld.reports@bgss.in)>; Digital Business (Assets) <[dbg\\_assets@bankofbaroda.com](mailto:dbg_assets@bankofbaroda.com)>  
**Subject:** IMMEDIATE ATTENTION: Digital Auto Loan application assigned to your Branch- Application ID : DILALWI05454274 Name : SALINI P

Dear Branch Manager,

We are pleased to inform you that Digital Auto application with following details has been sanctioned on Digital Lending Platform, and parked at your branch for further processing:

Lead Id :	DILALWI05454274
Name of the Borrower	SALINI P
Mobile Number	9495618974
E-mail	<a href="mailto:baburajnr@gmail.com">baburajnr@gmail.com</a>
Date of In Principle Sanction	12-12-2022
Amount Sanctioned (Rs.)	8,24,000/- [Rupees Eight Lakh Twenty Four Thousand only]
Tenure	84 Months
Rate of Interest	9.85
Monthly EMI (Rs.)	13,616
Stamp Duty (Rs.)	700
Processing Fee (Rs.)	0
Margin money paid	Yes (Proof uploaded by the applicant during the journey)
Amount of Margin Money. (As per declared by the applicant)	62,890

**Following documents are attached herewith:**

- Credit Appraisal Memorandum (CAM)
- Sanction Letter
- Composite Loan Document containing loan document, sanction letter, application form for stamping and to be executed by the borrower.
- Margin money payment proof uploaded by the applicant during the journey.

**In this regard, Branch is required to:**

- Carry out due diligence in respect to applicants KYC verification, Dealer authentication, Margin money payment etc.
- Execution of Composite Loan Document (as attached) along with Blank TTO forms
- Disbursement of loan amount along with margin money to the dealer as per extent guidelines.
- The guidelines to be followed by the branch regarding obtaining prior permission from Zone to sanction Car Loans where no MOU is available with the Dealer.

Please be guided by the Circular No. BCC:BR:114/546 dated 22.08.2022

Regards,



Team Bank of Baroda  
 Digital Group

Thank you

