



बैंक ऑफ बड़ौदा Bank of Baroda



10 सितम्बर, 2025

भारत में स्थित सभी शाखाओं / कार्यालयों के लिए परिपत्र

एचआरसीपीसी विभाग, प्रधान कार्यालय, बड़ौदा द्वारा जारी

महोदया / महोदय,

विषय- एचआर-कनेक्ट में स्टाफ सदस्यों के लिए "क्लीन ओवरड्राफ्ट सुविधा - न्यू" (एसओडी-न्यू) के लिए एंड-टू-एंड डिजिटल सफर का क्रियान्वयन।

मैनुअल प्रक्रियाओं को डिजिटाइज़ करने और बैंकिंग कार्यों को सरल करने की हमारी निरंतर प्रतिबद्धता में, हमें न्यू क्लीन ओवरड्राफ्ट सुविधा के लिए आवेदन करने वाले कर्मचारियों के लिए एंड-टू-एंड डिजिटल सफर के शुभारंभ की घोषणा करते हुए खुशी हो रही है। यह पहल स्टाफ फेस्टिवल एडवांस मॉड्यूल की सफलता पर आधारित है और हमारी डिजिटलीकरण की यात्रा में एक और महत्वपूर्ण पड़ाव है।

न्यू क्लीन ओवरड्राफ्ट सुविधा (एसओडी-न्यू) की एंड-टू-एंड डिजिटल सफर 10 सितम्बर 2025 से एचआर-कनेक्ट में प्रभावी होगी। यह मॉड्यूल एचआर-कनेक्ट और डिजिटल लेंडिंग प्लेटफॉर्म के एकीकरण द्वारा विकसित किया गया है।

✓ नया क्या है?

- **पूरी तरह से डिजिटल प्रोसेस फ्लो:** आवेदन करने से खाता खोलने तक कोई "मैनुअल हस्तक्षेप" नहीं।
- **स्वतः मंजूरी:** पात्रता जांच और मंजूरी अब एचआर-कनेक्ट में ही स्वचालित रूप से उपलब्ध।
- **डिजिटल दस्तावेज़ीकरण:** डिजिटल लेंडिंग प्लेटफॉर्म पर डिजिटल हस्ताक्षर के माध्यम से दस्तावेज़ों का बाधारहित निष्पादन और ऑनलाइन स्टाम्प शुल्क भुगतान।
- **सीबीएस में स्वचालित खाता खोलना:** सफल दस्तावेज़ीकरण के उपरांत, कर्मचारी की वेतन-भुगतान शाखा में सीबीएस में एसओडी खाता स्वतः खोला जाता है।

कर्मचारी अब न्यू एसओडी सुविधा के लिए ऑनलाइन आवेदन कर सकेंगे और सफल अनुमोदन (सिस्टम संचालित अनुमोदन) पर ऋण दस्तावेज तैयार करने, स्टाम्प ड्यूटी का भुगतान करने, दस्तावेज़ों पर डिजिटल हस्ताक्षर करने और अनुशंसा/मंजूरी प्राधिकारी के हस्तक्षेप के बिना एसओडी खाता खोलने में सक्षम होंगे।

🎯 लाभ

- तेज़ प्रोसेसिंग
- बेहतर पारदर्शिता
- बेहतर उपयोगकर्ता अनुभव
- मैनुअल प्रक्रिया की त्रुटियों से बचाव

प्रधान कार्यालय : एचआरसीपीसी विभाग, बड़ौदा भवन, 6वीं मंजिल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390007 भारत
Head Office: HRCPC Dept., Baroda Bhavan, 6th Floor, RC Dutt Road, Alkapuri, Baroda – 390007, India
फो/ट : 0265-2316632/33 ई-मेल/ e-mail: staffloan.ho@bankofbaroda.co.in



बैंक ऑफ़ बड़ौदा Bank of Baroda



★ डिजिटल जर्नी के मुख्य चरण

चरण 1: कर्मचारी द्वारा एचआर-कनेक्ट के माध्यम से नए एसओडी के लिए आवेदन प्रस्तुत किया जाएगा।

- एचआर-कनेक्ट के माध्यम से एसओडी सुविधा की मंजूरी के लिए आवेदन प्रस्तुत करने की मौजूदा प्रक्रिया पूर्व की भांति जारी रहेगी।
- अब पूर्व-निर्धारित सिस्टम आधारित प्रक्रिया के तहत पात्रता निर्धारित की जाएगी।

चरण 2: एचआर कनेक्ट में आवेदन के सफल अनुमोदन (सिस्टम संचालित अनुमोदन) पर, कर्मचारी डिजिटल लेंडिंग प्लेटफॉर्म (डीएलपी) के माध्यम से मंजूरी के बाद की प्रक्रियाओं को निष्पादित करेगा।

एक बार पात्र एसओडी ऋण राशि की गणना हो जाने के बाद, कर्मचारियों को **मंजूरी के बाद की** प्रक्रियाओं को पूरा करने के लिए डीएलपी (डिजिटल लेंडिंग प्लेटफॉर्म) पर डायरेक्ट किया जाएगा जिसमें दस्तावेज़ीकरण, स्टाम्प ड्यूटी का भुगतान और खाता खोलना शामिल है।

→ डीएलपी पर स्वीकृति के बाद की प्रक्रियाओं में निम्नलिखित चरण होंगे:

- a) आवेदक कर्मचारी द्वारा स्वीकृत ऋण शर्तों (एसओडी सीमा, ब्याज दर आदि) की स्वीकृति।
- b) आधार सत्यापन।
- c) ई-स्टाम्पिंग और ऋण दस्तावेजों पर ई-हस्ताक्षर। मौजूदा दस्तावेजों के स्थान पर समग्र ऋण दस्तावेज प्रस्तुत किए जाएंगे।
- d) पार्किंग (वेतन-भुगतान) शाखा में सीबीएस में स्वचालित रूप से खाता खोलना।
- e) बीडीएमएस पोर्टल में दस्तावेज़ संग्रहण, जिसे पार्किंग शाखा द्वारा एक्सेस किया जा सके।

सूचना: कर्मचारियों को डिजिटल जर्नी सफलतापूर्वक पूरी करने पर **तत्काल परिपत्र संख्या: बीसीसी: बीआर: 96/48 दिनांक 28 जनवरी 2004** के अनुसार ग्रेच्युटी और भविष्य निधि के नामांकित व्यक्तियों (नामितियों) से पार्किंग शाखा को विधिवत हस्ताक्षरित वचनपत्र/व्यक्तिगत गारंटी [एलडीओसी 106 (बी)] और एलडीओसी 33 जमा करनी होगी।

31 महत्वपूर्ण तारीखें:

- **शुरु होने की तारीख:** 10 सितम्बर 2025
- **ट्रांजिशन अवधि:** 10 सितम्बर 2025 से पहले स्वीकृत एसओडी वाले कर्मचारियों को **20 सितम्बर 2025 तक खाता खोलने की प्रक्रिया पूरी करनी होगी।**
- **20 सितम्बर 2025 के बाद:** सीबीएस में मैनुअल खाता खोलने की प्रक्रिया को बंद कर दिया जाएगा और पूर्व की स्वीकृतियां समाप्त हो जाएंगी।

प्रधान कार्यालय : एचआरसीपीसी विभाग, बड़ौदा भवन, 6वीं मंजिल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390007 भारत
Head Office: HRCPC Dept., Baroda Bhavan, 6th Floor, RC Dutt Road, Alkapuri, Baroda – 390007, India
फो/ट : 0265-2316632/33 ई-मेल/ e-mail: staffloan.ho@bankofbaroda.co.in



बैंक ऑफ़ बड़ौदा Bank of Baroda



एचआर-कनेक्ट में एक्सेस पाथ

- एचआर कनेक्ट → एम्प्लोयी सेल्फ सर्विस → कर्मचारी ऋण → स्टाफ ओवरड्राफ्ट - न्यू → जोड़ें → नया एसओडी
- एक बार सफलतापूर्वक आवेदन प्रस्तुत करने के बाद, डिजिटल लेंडिंग प्लेटफॉर्म पर सफर जारी रखने के लिए एचआर कनेक्ट में ऐप्लिकेशन पेज पर एक यूआरएल लिंक **"Continue your DLP Journey"** प्रदान किया जाएगा।

महत्वपूर्ण निर्देश

- कर्मचारियों को डिजिटल जर्नी पूरी करने के लिए, एसओडी खाता खोलने के लिए आवेदन प्रस्तुत करने की तारीख से 10 दिन का समय मिलेगा। यदि जर्नी 10 दिनों के भीतर पूरी नहीं होती है, तो आवेदन स्वचालित रूप से निरस्त / रद्द हो जाएगा।
- कुछ राज्यों में सुविधा की अनुपलब्धता के कारण यदि ई-साइनिंग प्रक्रिया विफल हो जाती है, तो जर्नी शाखा अधिकारी से सहायता प्राप्त जर्नी के माध्यम से जारी रखी जाएगी।

❖ पार्किंग शाखा की जिम्मेदारियाँ:

- ग्रेच्युटी और भविष्य निधि के नामितियों से वचनपत्र/व्यक्तिगत गारंटी तुरंत प्राप्त करें।
- सत्यापित करें कि प्राप्त की गई स्टाम्प ड्यूटी राज्य अधिनियम के अनुसार है और यदि कोई कमी हो, तो उसकी भरपाई करें।
- शाखा अधिकारी पोर्टल (<https://dil2.bankofbaroda.co.in/si/bo-login#!>) के माध्यम से ई-हस्ताक्षर की विफलता के मामले में दस्तावेजीकरण को पूरा करने में कर्मचारियों की सहायता करना। शाखा प्रमुख/यूनिट एचआर प्रक्रिया को पूरा करने के लिए अधिकृत व्यक्ति होंगे जिसमें दस्तावेजों को डाउनलोड करना, स्टैम्पड ऋण दस्तावेजों पर आवेदकों के भौतिक हस्ताक्षर लेना और शाखा अधिकारी पोर्टल में हस्ताक्षरित प्रति अपलोड करना शामिल है।
- एसओडी के अन्य सभी मौजूदा दिशानिर्देश पूर्ववत् रहेंगे और पार्किंग शाखा मौजूदा दिशानिर्देशों के अनुसार अन्य सभी मंजूरी / खाता खोलने के बाद की प्रक्रियाओं [जैसे एसओडी खाते की वार्षिक समीक्षा आदि] को पूरा करना जारी रखेंगी।

एक्सेस चैनल

- इंटरनेट पीसी, इंटरनेट पीसी और मोबाइल के माध्यम से एक्सेस किया जा सकता है।

सहायता की आवश्यकता है?

- ईमेल: staffloan.ho@bankofbaroda.co.in
- लैंडलाइन: 0265 – 2316632 / 2316633

प्रधान कार्यालय : एचआरसीपीसी विभाग, बड़ौदा भवन, 6वीं मंजिल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390007 भारत
Head Office: HRCPC Dept., Baroda Bhavan, 6th Floor, RC Dutt Road, Alkapuri, Baroda – 390007, India
फो/ट : 0265-2316632/33 ई-मेल/ e-mail: staffloan.ho@bankofbaroda.co.in



बैंक ऑफ़ बड़ौदा Bank of Baroda



यह डिजिटलीकरण पहल मैनुअल प्रक्रियाओं के कारण होने वाली देरी को दूर करने और हमारे स्टाफ सदस्यों के लिए एक सहज अनुभव सुनिश्चित करने की दिशा में एक महत्वपूर्ण कदम है।

कृपया इस परिपत्र की विषय-वस्तु को आपकी शाखा/कार्यालय के सभी स्टाफ सदस्यों के ध्यान में लाना सुनिश्चित करें।

भवदीय,

हस्ता/-

शैलेंद्र सिंह

मुख्य महाप्रबंधक (मानव संसाधन प्रबंधन एवं विपणन)

प्रधान कार्यालय : एचआरसीपीसी विभाग, बड़ौदा भवन, 6वीं मंजिल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390007 भारत
Head Office: HRCPC Dept., Baroda Bhavan, 6th Floor, RC Dutt Road, Alkapuri, Baroda – 390007, India
फो/T : 0265-2316632/33 ई-मेल/ e-mail: staffloan.ho@bankofbaroda.co.in



बैंक ऑफ़ बड़ौदा Bank of Baroda



10th September 2025

CIRCULAR TO ALL BRANCHES/ OFFICES IN INDIA

Issued by
HRCPC Department, HO, Vadodara

Madam/Dear Sir,

Re: Implementation of End-to-End Digital Journey for “Clean Overdraft Facility - New to Staff Members (SOD-New)” in HR-Connect.

In our continued commitment to **Digitizing Manual Processes** and enhancing the **EASE of doing business**, we are thrilled to announce the launch of the **End-to-End Digital Journey** for employees applying for the **New Clean Overdraft Facility (SOD-New)**. This initiative builds on the success of the **Staff Festival Advance module** and marks another milestone in our **Digitization Journey**.

The **End-to-End Digital Journey** of the **SOD-New module** will be effective from **10th September 2025 in HR-Connect**. This module is developed by integrating **HR-Connect Platform and Digital Lending Platform**.

✓ What's New?

- **Fully Digital Workflow:** From application to account opening without any “Manual Intervention”.
- **Auto Sanctioning:** Eligibility checks and sanctioning are now automated within HR-Connect.
- **Digital Documentation:** Seamless execution of documents via digital signature and online stamp duty payment on the Digital Lending Platform.
- **Automatic Account Opening in CBS:** Upon successful documentation, the SOD account is auto-opened in CBS at the employee's salary-paying branch.

The employees availing SOD facility newly, will now be able to apply for “SOD - New” facility online and on successful approval (**system driven approval**) will be able to Generate Loan Documents, Pay the stamp Duty, Digitally execute the documents and open the SOD account without the intervention of Recommending / Sanctioning authority.

प्रधान कार्यालय :एचआरसीपीसी विभाग, बड़ौदा भवन, 6वीं मंजिल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390007 भारत
Head Office: HRCPC Dept., Baroda Bhavan, 6th Floor, RC Dutt Road, Alkapuri, Baroda – 390007, India
फो/ट : 0265-2316632/33 ई-मेल/ e-mail: staffloan.ho@bankofbaroda.co.in

Benefits

- Faster Processing
- Improved Transparency
- Enhanced User Experience
- Eliminating Manual Errors

Key Steps in the Digital Journey

Step 1: Submission of Application for SOD New via HR-Connect by the Employee.

- The existing procedure of submitting application for sanction of SOD facility through HR-Connect will continue as existed.
- Now, eligibility will be arrived based on pre-defined system driven functionalities.

Step 2: On successful approval of the application in HR Connect (system driven approval), Employee to Perform post sanction procedures on Digital Lending Platform (DLP).

Once the eligible SOD loan amount is arrived, the employees will be directed to DLP (Digital Lending Platform) to perform post sanction procedures which include Documentation, Payment of Stamp Duty and Account opening.

→ **Post Sanction procedures on DLP will have following stages:**

- a) **Acceptance of Sanctioned Loan Terms (SOD Limit, Rate of Interest etc) by the applicant employee.**
- b) **Aadhaar Verification.**
- c) **e-Stamping and e-Signing** of loan documents. Composite Loan Document is introduced in place of existing documents.
- d) **Automatic Account Opening** in CBS at the parking (salary-paying) branch.
- e) **Document Storage** in BDMS portal, accessible to the parking branch.

Note: Employees must submit duly **Signed Letter of Guarantee and Undertaking** [LDOC 33 and 106(B)] from the nominee(s) of Gratuity and Provident Fund to the parking branch as per Circular No: BCC: BR: 96/48 dated 28th Jan. 2004, immediately on successful completion of the digital journey.



Important Dates

- **Launch Date:** 10th September 2025
- **Transition Period:** Employees with sanctioned SOD limit prior to 10th September 2025 must complete account opening by **20th September 2025**.
- **Post 20th September 2025:** Manual account opening will be disabled in CBS and prior sanctions will lapse.

Access Path in HR-Connect

- **Login to HR Connect → Employee Self Service → Staff Loans → Staff Overdraft - New → Add New Value → Select Fresh Application in SOD Application Type**
- Once submitted successfully, an **URL link "Continue your DLP Journey"** will be provided on Application page in HR Connect to continue the journey on the **Digital Lending Platform**.

Important Instructions

- Employees will get **10 days** to complete the digital journey from the date of Application Submission to SOD Account opening. If the journey is not completed within 10 days, the application will get automatically lapsed/cancelled.
- If e-Signing process fails, due to non-availability of the facility in some states, the journey will be continued through **Branch Officer** Assisted Journey.

❖ Responsibilities of Parking Branch:

- Collect **Undertaking/Personal Guarantee** of the Nominees of Gratuity and Provident Fund immediately.
- Verify **Stamp Duty** collected is as per the State Act and collect shortfall, if any.
- To assist employees in completing the documentation in case of failure of e-Signing through Branch officer portal (<https://dil2.bankofbaroda.co.in/sl/bo-login#!>). Branch Head / Unit HR will be the authorised person/s for completing the process which includes Downloading the documents, taking physical signatures of the



बैंक ऑफ़ बड़ौदा Bank of Baroda



applicant on the Stamped Loan Documents and uploading the signed copy in Branch officer portal.

- All other existing guidelines of SOD will remain the same and the Branch to continue to perform all other post sanction / post account opening procedures [like reviewing of SOD account annually etc] as per existing guidelines.

Access Channels

- Available via **Internet PC, Intranet PC and Mobile Devices.**

Need Help?

-  Email: staffloan.ho@bankofbaroda.co.in
-  Landline: 0265 – 2316632 / 2316633

This Digitisation initiative is a significant step towards **eliminating delay caused by manual processes** and ensuring a **seamless experience** for our staff members.

Kindly ensure that the contents of this circular are brought to the notice of **all staff members** at your Branch/Office.

Yours faithfully,

Sd/-

Shailendra Singh

Chief General Manager (HRM & Marketing)

प्रधान कार्यालय : एचआरसीपीसी विभाग, बड़ौदा भवन, 6वीं मंजिल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390007 भारत
Head Office: HRCPC Dept., Baroda Bhavan, 6th Floor, RC Dutt Road, Alkapuri, Baroda – 390007, India
फो/ट : 0265-2316632/33 ई-मेल/ e-mail: staffloan.ho@bankofbaroda.co.in



बैंक ऑफ़ बड़ौदा Bank of Baroda



Digital Staff Clean Overdraft Facility (New)

User Guide

प्रधान कार्यालय : एचआरसीपीसी विभाग, बड़ौदा भवन, 6वीं मंजिल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390007 भारत
Head Office: HRCPC Dept., Baroda Bhavan, 6th Floor, RC Dutt Road, Alkapuri, Baroda – 390007, India
फो/ट : 0265-2316632/33 ई-मेल/ e-mail: staffloan.ho@bankofbaroda.co.in



Table of Contents

Introduction.....	11
1 Overview	11
2 Scope	11
3 Structure of Information	11
4 Chapter 1: Staff Overdraft Journey of HR Connect DLP Journey.....	13
5 Chapter 2: Staff Overdraft Journey on DLP Platform	18
DLP Journey Stages	18
5.1 Viewing Sanction Details and Providing Consent	18
5.2 Verifying Aadhaar Details.....	20
5.3 Stamp Duty Charges–Upfront Collection.....	22
5.4 E-Contract/Agreement Document Signing.....	23
6 NeSL E-Signing Journey.....	25
7 Leegality Journey.....	30
8 Branch Officer Journey	35
9 Possible Error Scenarios.....	41



Introduction

1 Overview

The Digital Staff Clean Overdraft Facility user guide serves as a reference for employees applying for a New staff clean overdraft facility. It provides a step-by-step explanation of the loan journey "From initiation in the HR-Connect portal to post-sanction activities in the DLP platform".

This guide offers clear instructions on user actions, system responses, consent procedures, document verification, e-Stamping, and digital signing workflows. It ensures that users can complete the process smoothly, while staying compliant with internal policies and regulatory requirements.

2 Scope

The scope of the Digital Staff Clean Overdraft Facility user guide is to support employees and internal bank users in completing the Staff Overdraft application journey with minimal assistance. It details with each step in the process, covering both the HR-Connect and DLP workflows, including Aadhaar verification, stamp duty collection, and digital agreement signing.

3 Structure of Information

The Staff Clean Overdraft (SOD) Loan user guide is structured into the following key journey modules:

- **HR-Connect Journey:** Explains the procedure to be followed by the employees applying for the New SOD facility.
- **DLP Journey:** Explains the post-sanction process initiated through HR-Connect. It also explains how the DLP application is created, how applicant and sanction details are fetched and displayed, Aadhaar verification is performed, stamp duty is collected, and how the system prepares the application for e-Signing.
- **NeSL Journey:** Explains the e-Stamping and e-Signing workflow when the applicant's state supports digital stamping via NeSL. Includes document preview, consent, Aadhaar-based authentication, and eSign.
- **Leegality Journey:** Explains the process flow when the applicant's state does not support NeSL but allows digital stamping through Leegality. Includes redirect to Leegality platform, e-Stamping, and eSigning process.



बैंक ऑफ़ बड़ौदा *Bank of Baroda*



- **Branch Officer (BO) Journey:** Applicable when the applicant's state does not support digital stamping. In such cases, the Branch officer of the parking branch processes the application offline. This section explains the steps and responsibilities of the Branch Officer in handling manual stamping and finalizing the application.

Vinit Kumar Singh
123578



4. Chapter 1: Digital SOD Journey on HR-Connect:

- ❖ Submission of Application of SOD (New) in HR Connect:
 - ✓ The employee's need to apply for the New SOD facility in the HR-Connect by following the path shown below:
Path : Login to HR Connect >>> Self Service>>>Staff Loans>>>Select "Staff overdraft New".
 - ✓ The new Digital SOD module will replace the existing module of SOD applications.
 - ✓ The new module is developed on the STP (Straight Through Process) method which negates the manual interventions. The existing flow of application from applicant to Recommending authority, then to processing authority and then to Sanctioning authority is stopped. All other guidelines of the scheme will continue.
 - ✓ The approval of the application is made "System Driven" based on the Data collected from CBS/HR-Connect and data submitted by the applicant.
 - ✓ The System will fetch basic details of the employees from HR-Connect / CBS like Name, Designation, Active Service Period, Gross Salary, Existing deductions as per salary and other facilities availed within the Bank, Loan availed from Employee Co-op's and ESPS loan availed.
 - ✓ The employees need to provide the Purpose and Requested SOD Limit. The employees also need to provide details of any other loan/facility availed within the Bank or outside the Bank (NOC taken from the Bank to be attached) which is not covered / fetched by the system.
 - ✓ The system will also check the employee status in terms of any Disciplinary Action is initiated or not.
 - ✓ Based on the inputs fetched by the system and details of other facility (if any) provided by the employee, the system will process the application and provide approval or rejection, subject to eligibility.
 - ✓ If the application is approved, then an URL will be displayed in Application page on HR Connect. By clicking on the URL employees to proceed for completing the post sanction processes like Documentation, Payment of Stamp Duty and Account opening.
 - ✓ The application is valid for 10 days only. If the entire process from application to account opening is not completed within 10 days, the application gets lapsed and the employee need to restart the process.



बैंक ऑफ़ बड़ौदा Bank of Baroda



SOD-New application page in HR Connect.

- ✓ On opening the application for "Staff overdraft New", the system will display employee basis details as below:

Baroda HR CONNECT Welcome [redacted] be informed.

Manager Self Service Staff Loans

Clean Overdraft Application

SOD Application Type: Fresh Application Sanction Status: Sanctioned
Request ID: [redacted] Submitted Date: [redacted]

Employee Details

ECNO: [redacted] Name: [redacted] [View BioData](#) [View Staff Loan History](#)
Grade: MM3 Senior Manager Business Unit: VADODARA HEAD OFFICE
Date of Birth: 13/08/1991 Date of Joining: 15/05/2015
Date of Confirmation: 15/05/2017 Retirement Date: 31/08/2051
Is ExServiceMan: No Active Service: Year 10 Month 3 Days 14
Salary Account: [redacted]
Permanent Address: [redacted]
Present Address: [redacted]

[View Annual Salary Register](#)
FY: [redacted]
Year: [redacted]
[View Annual Salary register](#)

Gratuity Nominee Details

Name	Relationship	Percentage
1 [redacted]	Mother	100.00

PF Nominee Details

Name	Relationship	Percentage
1 [redacted]		

- ✓ The system will fetch existing Loan accounts of the employee and display as below:

Manager Self Service Staff Loans

Staff Overdraft Application Details

Existing Staff OD & term loan deductions

Purpose	Sanction Amt	Outstanding Balance	Monthly EMI/Notional Interest	Staff Loan Acct	Deduction From	Joint Account?	Remarks
1 LA652-VEH REG LOAN	193700.00	-43849.00	2767.00	[redacted]	Yes	No	
2 LA671-Festival Advance	141000.00	-94600.00	14100.00	[redacted]	Yes	No	

Any other deductions to be entered manually by the employee

☐ I hereby declare that I have availed various advance facility as mentioned below outside staff loan / the deduction of loan installments of which are not repaid through my salary.

☒ I hereby declare that I have not availed any other facility other than mentioned in the above table.

Sequence Number	Nature of Loan	Name of Financial Inst/Bank	Limit	Purpose	Repayment period in months	Monthly installment with int.	EMI Start Date	Remarks
1 1								

Total deduction other than salary: [redacted]

☒ I also understand that Bank has no objection in continuing my loan like Direct Housing loan availed from BOB Housing Finance Ltd. Direct Housing Loan under public scheme / Education loan to dependent etc. availed from our Bank for which the monthly instalments are payable by me directly if my request for above requested loan is considered favourably. The said loan/s are regularly being repaid by me and there is no overdue in such account/s. Moreover, such monthly instalments are not covered under my total deductions mentioned in my monthly salary slip.

☒ I therefore request you to consider such payments as deduction from my salary while arriving at permissible overdraft limit for its sanction outside the deduction.

प्रधान कार्यालय : एचआरसीपीसी विभाग, बड़ौदा भवन, 6वीं मंजिल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390007 भारत
Head Office: HRCPC Deptt., Baroda Bhavan, 6th Floor, RC Dutt Road, Alkapuri, Baroda – 390007, India
फो/T : 0265-2316632/33 ई-मेल/ e-mail: staffloan.ho@bankofbaroda.co.in



बैंक ऑफ़ बड़ौदा Bank of Baroda



- ✓ If employee has any other loan/liability (not fetched by the system) within the Bank and outside the Bank, the same needs to be declared by clicking first option in "Any other deductions to be entered manually by the employee" section. Here details of loan/liability to be entered as per the following table. If no other liabilities exists, than the loan accounts fetched by the system, employees to click on second option.

Staff Loans

Any other deductions to be entered manually by the employee

☒ I hereby declare that I have availed various advance facility as mentioned below outside staff loan / the deduction of loan installments of which are not repaid through my salary.

☐ I hereby declare that I have not availed any other facility other than mentioned in the above table.

Sequence Number	Nature of Loan	Name of Financial Inst/Bank	Limit	Purpose	Repayment period in months	Monthly installment with int.	EMI Start Date	Remarks
1								

Total deduction other than salary

☐ I also understand that Bank has no objection in continuing my loan like Direct Housing loan availed from BOB Housing Finance Ltd. Direct Housing Loan under public scheme / Education loan to dependent etc. availed from our Bank for which the monthly installments are payable by me directly if my request for above requested loan is considered favourably. The said loan/s are regularly being repaid by me and there is no overdue in such account/s. Moreover, such monthly installments are not covered under my total deductions mentioned in my monthly salary slip. I therefore request you to consider such payments as deduction from my salary while arriving at permissible overdraft limit for its sanction outside the deduction.

- ✓ In the SOD eligibility calculation section, applicants need to enter the New SOD limit required. Here the system will calculate eligibility based on pre-defined guidelines.
- ✓ If the total deductions after considering existing deductions and the interest on the proposed SOD limit falls within 60% of the total income, the system will allow applicant to submit the application. Status of Disciplinary actions, if any, will be checked before allowing submission of the application.

Manager Self Service **Staff Loans**

Staff OD Eligibility Calculation

SOD Purpose: For any Bonafide need

SOL ID for Loan Account: 0188 VADODARA,BARODA BHAVAN

Eligible Limit for SOD facility: 800000 Interest Rate: 7.00 % Per Annum

Limit of Overdraft Facility Requested: 800000

Aggregate Gross Salary for AUG 2025: 145,187

Deduction as per Salary Slip for AUG 2025: 44376

Other Loan Deductions: 0 Total deductions: 49043

Notional monthly interest on Clean Overdraft: 4,667 Total Earning: 145187.00

Percentage of total deductions: 33.78

Deductions is more than 60% of the Gross Salary: No

Adverse Remarks if any: No (such as show cause notice, charge sheet, enquiry,suspension, under moral turpitude etc.)

If yes detail thereof:

प्रधान कार्यालय : एचआरसीपीसी विभाग, बड़ौदा भवन, 6वीं मंजिल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390007 भारत
 Head Office: HRCPC Deptt., Baroda Bhavan, 6th Floor, RC Dutt Road, Alkapuri, Baroda – 390007, India
 फो/T : 0265-2316632/33 ई-मेल/ e-mail: staffloan.ho@bankofbaroda.co.in



बैंक ऑफ़ बड़ौदा Bank of Baroda



- ✓ Employees to provide acceptance to all the Undertaking and Authorisations required for sanctioning the SOD facility.

Manager Self Service
Staff Loans

☒ I declare and undertake that on account of the Bank having sanctioned me an Clean Overdraft facility:

- I undertake to pay the interest as and when applied in the Overdraft account but maximum within a period of -7- days and authorize Bank to recover the same from my salary and other dues.
- I undertake to repay the entire outstanding in the account along with interest due immediately in the event of my ceasing to be in Bank's service for any reason whatsoever.
- I will not utilize the Overdraft facility for transactions of a speculative nature and/or for investment in shares, equities for speculative purposes.
- I understand that I shall not be entitled to apply / avail staff loans of any kind from the Bank during the period of operation of this overdraft facility, except for the following facilities:
 - Housing Loan
 - Vehicle Loan
 - Flood/Cyclone Loan
 - Special Demand Loan for Medical Treatment
 - PF Loan sanctioned by Trustees.
- I shall not avail of any loans from outside sources for which instalments will have to be deducted and remitted by the Bank to such outside sources during the period of operation of this overdraft facility.
- I give my consent to download my/our KYC records from The Central KYC Registry (CKYCR) only for the purpose of verification of my identity and address from the database of CKYCR Registry.
- I Understand that my KYC record includes my/our KYC Records/Personal Information such as my/our name, address, Date of Birth /Date of Incorporation, PAN number etc.
- I/We agree that my/our personal KYC details may be shared with Central KYC Registry or any other competent authority. I/We hereby consent to receive information from the Bank of Baroda/Central KYC Registry or any other competent authority through SMS/ e-mail on my registered mobile number e -mail address. I also agree that the non-receipt of any such SMS/ e-mail shall not make the Bank liable for any loss or damage whatsoever in nature.
- I give my consent for Credit Bureau check for accessing Credit Information Report and its use for determining outside liabilities.
- I have fully understood all the terms and conditions of the Overdraft scheme and shall abide by the same failing which I will render myself liable to repay the entire outstanding in my overdraft account along with interest due and shall also render myself ineligible for being granted any further facility under the scheme or under any other Staff loan schemes of the bank besides it being open for the Bank to initiate appropriate disciplinary action against me.
- I Agree to All the terms and conditions of the Sanction of the Overdraft limit to me as per scheme and agree that the Bank reserves the Right to Change / Alter / Modify any of the terms and conditions at any time.

☒ I further authorize the Bank:

- To designate the Overdraft account for credit of my monthly salary and allowances.
- To close all my staff loan accounts other than Housing loan, Vehicle loan, Special Demand loan for medical treatment and PF loan sanctioned by the PF Trustees and transfer the balance outstanding in those accounts to the newly opened OD account immediately.
- Not to deduct any further instalments from my salary for remitting to any outside lender after sanction of the overdraft facility and to treat any earlier authority given by me in this regard as revoked.

Remarks

- ✓ On completing the application, employee to Click on "Save" button. The system will verify, if all the fields required are filled and declarations are accepted. Upon successful verification, the system will allow the applicant to click on "Submit" button

☐ I further authorize the Bank:

- To designate the Overdraft account for credit of my monthly salary and allowances.
- To close all my staff loan accounts other than Housing loan, Vehicle loan, Special Demand loan for medical treatment and PF loan sanctioned by the PF Trustees and transfer the balance outstanding in those accounts to the newly opened OD account immediately.
- Not to deduct any further instalments from my salary for remitting to any outside lender after sanction of the overdraft facility and to treat any earlier authority given by me in this regard as revoked.

Remarks

प्रधान कार्यालय :एचआरसीपीसी विभाग, बड़ौदा भवन, 6वीं मंजिल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390007 भारत
Head Office: HRCPC Deptt., Baroda Bhavan, 6th Floor, RC Dutt Road, Alkapuri, Baroda – 390007, India
फो/T : 0265-2316632/33 ई-मेल/ e-mail: staffloan.ho@bankofbaroda.co.in



- ✓ On Successful submission, the system will display the DLP application ID and provide the path to move to Digital Lending Platform for completing post sanction procedures.

Employee Self Service Staff Loans

☐ I further authorize the Bank:

- To designate the Overdraft account for credit of my monthly salary and allowances.
- To close all my staff loan accounts other than Housing loan, Vehicle loan, Special Demand loan for medical treatment and PF loan sanctioned by the PF Trustees and transfer the balance outstanding in those accounts to the newly opened OD account immediately.
- Not to deduct any further instalments from my salary for remitting to any outside lender after sanction of the overdraft facility and to treat any earlier authority given by me in this regard as revoked.

Remarks: Kindly sanction my SOD

Response Details

DLP ApplicationId: DLP ApplicationCode:

Status: Under Process

Click on the below link to resume DLP OD Account Creation Journey

1 of 1

Status	DateTime Stamp
1 Under Process	26/08/25 6:30PM

- ✓ For continuing SOD account opening journey on Digital Lending Platform, Applicant needs to Click on "XXXX - Continue Your DLP Journey". On clicking, "Digital Lending Platform" page will open.
- ✓ On competing each stage on DLP, the status will be displayed on Application page on HR Connect.
- ✓ Each time the application to be accessed through HR-Connect only and to continue the journey on DLP click on "XXXX - Continue Your DLP Journey".



5. Chapter 2: Staff Overdraft DLP Journey

Once the sanction process is complete in HR-Connect, the system guides employees to begin the DLP journey. DLP platform will assist the employees in completing post-sanction activities such as Aadhaar verification, Stamp duty Payment, Signing Loan Agreement digitally and SOD account opening in Finacle.

DLP Journey

The DLP Journey begins when HR-Connect provides the sanctioned application details to DLP.

5.1 Viewing of Sanction Details and Providing Consent:

The first step in this process is the display of the *Sanction Terms Acceptance* page, which serves as the entry point for the employee's digital lending experience where the applicant is presented with key information related to the sanctioned loan as below:

- ✓ **Personal and Job-Related Applicant Details:** Includes the Applicant's Name, Employee Code number, Designation and Present place of posting.
- ✓ **Sanctioned Loan Details:** Shows the loan details like Sanctioned SOD Limit, Tenure, Rate of Interest, Notional monthly interest and other relevant fields.
- ✓ **Stamp Duty Amount:** Automatically calculated by DLP using its Business Rule Engine (BRE) based on the sanctioned loan amount and applicable state-specific regulations.
- ✓ **Parking Branch:** The Branch where the SOD account will be opened on successful completion of DLP journey (Salary disbursing Branch/Branch mapped for BCC/HO/other offices).
- ✓ **Applicant Action:** After reviewing the information displayed:
 - The applicant must verify the accuracy of the details.
 - Upon verification, the applicant must provide explicit consent to proceed further with the loan journey.

This consent acts as a confirmation step before initiating any further legal or financial processing within the DLP workflow.



बैंक ऑफ़ बड़ौदा Bank of Baroda



Figure 1: Sanction Terms Acceptance page

DILSLOD1982504780

Sanctioned Details

Aadhaar Details

Complete Application

Thank You Page

Applicant Details

EC Number	Salutation	First Name
Middle Name	Last Name	Parking Branch
		Alkapuri
Scheme	Loan Type	Application Submitted Date
SOD NEW	Over Draft	21-07-2025
Employee Scale	Position	

Over Draft Details

Sanctioned Limit	Tenure	Interest Rate
₹ 8,00,000	12 Months	7 %
Notional Monthly Interest	Stamp Duty Amount	Processing Charges
₹ 4,667	₹ 600	₹ 0
GST		
₹ 0		

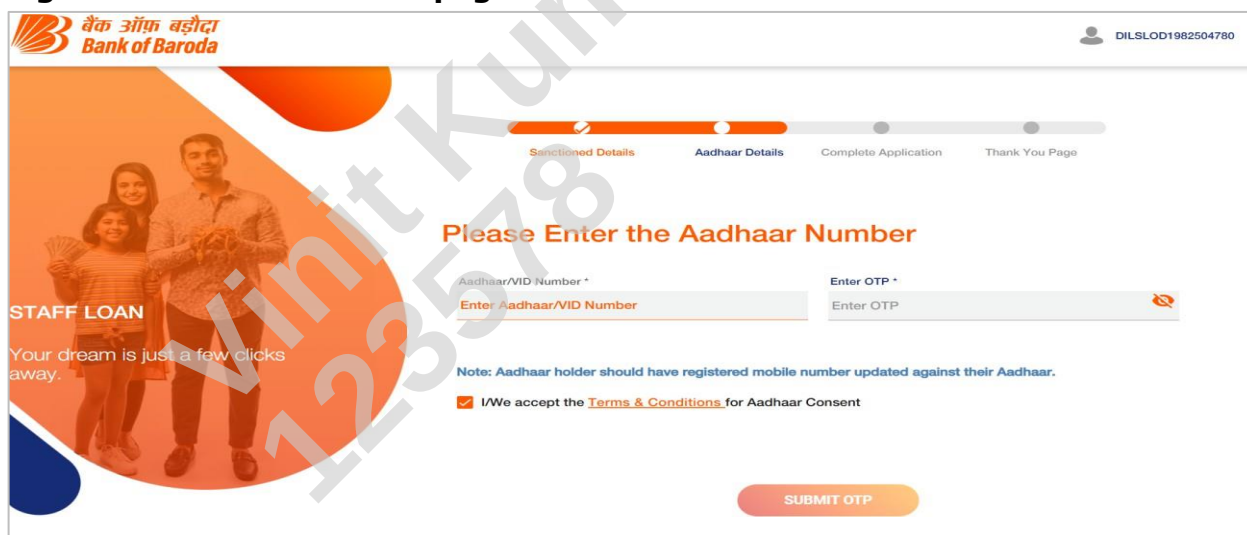
☐ I accept the above details

PROCEED

5.2 Verifying Aadhaar Details

The Aadhaar verification process ensures the applicant's identity by matching official Aadhaar data with HR-Connect records. The applicant enters the Aadhaar number and verifies it using an OTP. On verification, the system auto-fetches Aadhaar details, which the applicant must review and confirm against the details provided by HR-Connect. This step helps maintain accuracy and compliance before moving forward in the DLP journey.

Figure 2: Aadhaar Details page



To Verify the Aadhaar Details

1. Type your Aadhaar number in the **Aadhaar/VID Number** text box. The system sends an OTP to the mobile number linked with the Aadhaar number.

Note	Employee must accept the consent before the system can fetch your Aadhaar details from the UIDAI database.
-------------	--

2. Type the 6-digit OTP sent to your registered mobile number in the text box.
3. Click **SUBMIT OTP** to complete verification.

The system displays the Applicant details as per *Aadhaar and as per HR-Connect*.



बैंक ऑफ़ बड़ौदा Bank of Baroda



Figure 3: Aadhaar Details page

STAFF LOAN
Your dream is just a few clicks away.

Please Enter the Aadhaar Number

Aadhaar/VID Number *
XXXX-XXXX-7538

Enter OTP *

Note: Aadhaar holder should have registered mobile number updated against their Aadhaar.

☒ I/We accept the [Terms & Conditions](#) for Aadhaar Consent

Applicant Details as per Aadhaar

Salutation
First Name
Middle Name
Last Name
Date of Birth
gender
Address Line 1
Address Line 2
City
Hyderabad
District
Hyderabad
State
TELANGANA
Country
India

Applicant Details as per HRMS

Salutation
First Name
Middle Name
Last Name
Date of Birth
gender
Address Line 1
Address Line 2
City
District
State
Country
India

☐ I accept all the information details from HR Connect and from Aadhaar populated pertains to me

PROCEED

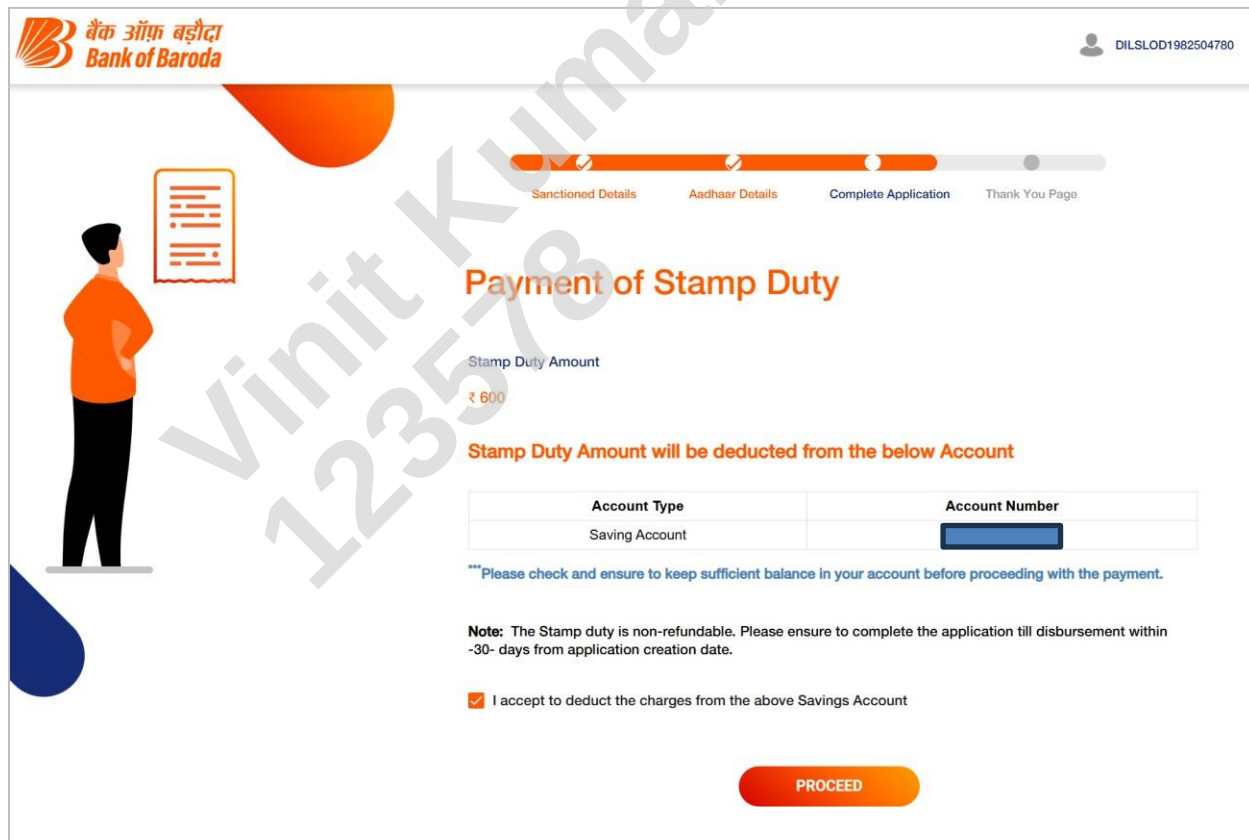
- Review the fetched Aadhaar details and verify that they match the information provided by HR-Connect.

प्रधान कार्यालय : एचआरसीपीसी विभाग, बड़ौदा भवन, 6^{वीं} मंजिल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390007 भारत
Head Office: HRCPC Deptt., Baroda Bhavan, 6th Floor, RC Dutt Road, Alkapuri, Baroda – 390007, India
फो/T : 0265-2316632/33 ई-मेल/ e-mail: staffloan.ho@bankofbaroda.co.in

5.3 Stamp Duty Charges–Upfront Collection

Before digitally signing the loan agreement, the employee must complete the stamp duty payment. The system displays the calculated stamp duty amount along with the employee's salary account details. The employee must ensure sufficient balance in the Salary account and provide consent to debit the amount.

Figure 4: Complete Application page



Steps to Complete Stamp Duty Payment

1. View the stamp duty amount calculated by the system.
2. Check the salary account details fetched from **HR-Connect**. Ensure sufficient balance is available in the salary account.
3. Click the checkbox to accept the system to deduct the charges from the above savings account.
4. Click **PROCEED** to complete the payment. The system debits the amount from the displayed account.



5.4 E-Contract/Agreement Document Signing

In this stage, the employee reviews the final agreement documents and digitally signs them. The system presents the Key Fact Statement, Policy, Terms, And Conditions for the employee to read and accept. Based on the applicant's state, the system routes the e-Stamping and e-Signing process through approved digital vendors—NeSL or Leegality. If the state does not support digital stamping, the application is to be processed offline by the parking branch.

Figure 5: Documentation page

Bank of Baroda

DILSLOD1982504780

Sanctioned Details Aadhaar Details Complete Application Thank You Page

E - Contract Agreement

1 of 26 95.628%

Bank of Baroda
BANK OF BARODA (HEAD OFFICE : BARODA BHAVAN, ALKAPURI, VADODARA)

SANCTION LETTER

☒ I accept the terms and conditions as above. I also agree to above Keyfact statement, [Privacy Policy](#), [Terms & Conditions](#) and [Disclaimers](#)

☒ I agree that my Aadhaar is linked with my Mobile Number. 1

☒ I accept that by continuing to E-Sign, I will be redirected to NESL/Leegality for E-Sign.

[Please click here to check whether mobile number is linked to your Aadhaar.](#)

CONTINUE TO E-SIGN



Steps to Complete E-Contract Signing

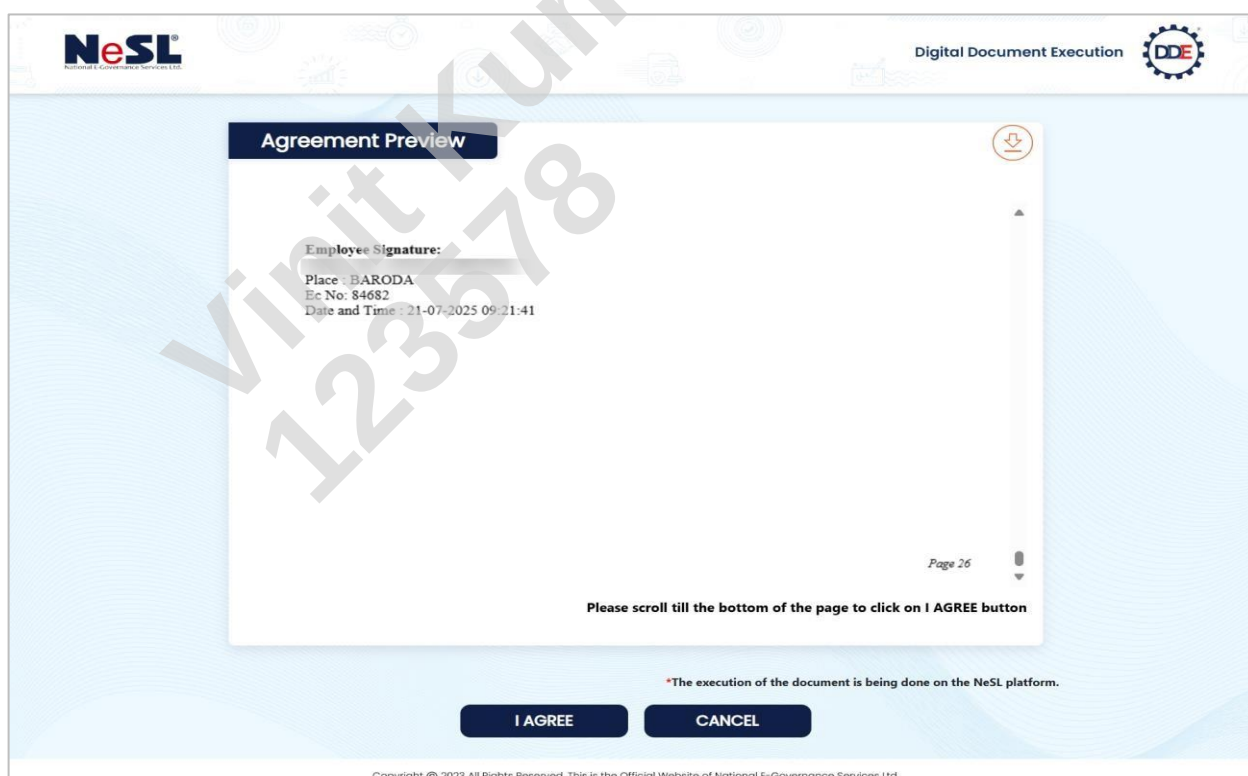
1. Read the e-Agreement, Key Fact Statement, policy, and terms and conditions.
2. Click the checkboxes to provide the required consent and proceed with the digital signing process.
3. Click **CONTINUE TO E-SIGN** to redirect to the appropriate digital signing vendor.

Note	The system proceeds based on the state of Parking Branch: ➤ If the state supports digital stamping through NeSL, the system routes the journey to NeSL. ➤ If the state supports only Leegality, the system redirects to Leegality. ➤ If the state does not support digital stamping, the parking branch processes the application offline.
-------------	---

6. NeSL (National E-Governance Services Ltd) E-Signing Journey

Once the system redirects the employee to NeSL, the platform facilitates a secure and legally compliant way to complete the agreement using Aadhaar-based eSign through eMudhra. The journey includes previewing the agreement, accepting consent, applying the digital stamp based on state regulations, and completing the signing process in a seamless and guided manner.

Figure 6: Agreement Preview page



To Complete the NeSL Journey

1. Click **Agreement Preview** the document to review the complete agreement. Verify that all details are accurate.
2. Click **I AGREE** and confirm your acceptance of the document content. The system displays the *E-Stamp Details* page.
3. In the *E-Stamp Details* page, the system stamps the agreement digitally as per the applicable state rules.



Figure 7: E-Stamp Details page

NeSL
National E-Governance Services Ltd.

Digital Document Execution **DDE**

E-Stamp Details

This eStamp transaction is for the state of **Gujarat**

S.No	First Party	Second Party	Document Name	Estamp Duty Amount	EStamp Status
1	Bank Of Baroda		Uploaded Document	300.00	PENDING
2	Bank Of Baroda		Uploaded Document	300.00	PENDING

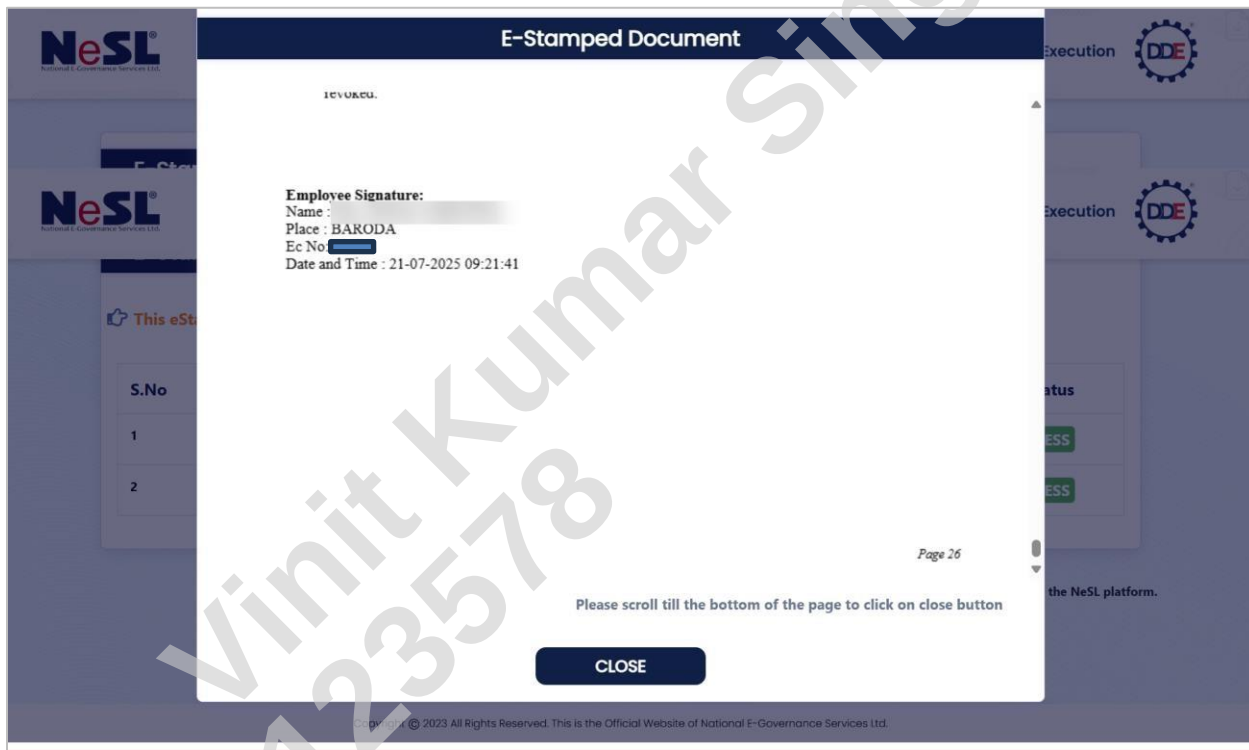
*The execution of the document is being done on the NeSL platform.

Proceed with Estamp

Copyright © 2023 All Rights Reserved. This is the Official Website of National E-Governance Services Ltd.

- Click **Proceed with Estamp**. The system redirects you to the *E-Stamped Document* page.

Figure 8: E-Stamped Document page



NeSL
National E-Governance Services Ltd.

E-Stamped Document

Employee Signature:
Name :
Place : BARODA
Ec No :
Date and Time : 21-07-2025 09:21:41

NeSL
National E-Governance Services Ltd.

This eSt

S.No
1
2

Page 26

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

CLOSE

Copyright © 2023 All Rights Reserved. This is the Official Website of National E-Governance Services Ltd.

- Click **Close**. The system displays the *eSign Consent* page.



Figure 9: eSign Consent page

NeSL
National E-Governance Services Ltd.

Digital Document Execution **DDE**

Esign Consent

☒ I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and consent to providing my Aadhaar number, Biometric and/or One Time Pin (OTP) data for Aadhaar based authentication for the purposes of availing of the Aadhaar based Digital Signature from National E-Governance Services Limited. I understand that the Biometrics and/or OTP I provide for authentication shall be used only for authenticating my identity through the Aadhaar Authentication system, for obtaining my e-KYC through Aadhaar e-KYC service and for the issuance of Digital Signature Certificate (DSC) for this specific transaction and for no other purposes. For the creation of DSC, I understand that the options that I have chosen are the ones that shall be populated in the DSC generated by the CA and I provide my consent for the same. I also understand that the following fields in the DSC generated by the CA are mandatory and I give my consent for using the Aadhaar provided e-KYC information to populate the corresponding fields in the DSC.

Common Name (name as obtained from e-KYC)

Unique Identifier (hash of Aadhaar number)

Pseudonym (unique code sent by UIDAI in e-KYC response)

State or Province (state as obtained from e-KYC)

Postal Code (postal code as obtained from e-KYC)

Telephone Number (hash of phone as obtained from e-KYC)

I understand that National E-Governance Services Limited shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I hereby agree to authenticate the information by digitally signing using e-Sign facility with my Aadhaar number. I have understood NeSL's declaration that my Aadhaar information will be used only for the above said purpose and also that my OTP will not be stored by NeSL and will be submitted to UIDAI (CIDR) only for the purpose of this transaction. The requirement of digital signature for authentication of information is mandated by section 214 of IBC, 2016 read with IBBI (Information Utility) Regulations, 2017 and the Technical Standards guidelines issued thereunder. I also hereby declare that I am aware of the exclusion of certain instruments valid mode of execution for the instruments mentioned therein.

Document signing method

☐ OTP Based Esign.

☐ Biometric Based Esign.

☐ e-Token Based Esign.

*The execution of the document is being done on the NeSL platform.

Esign

Copyright © 2023 All Rights Reserved. This is the Official Website of National E-Governance Services Ltd.

Note	➤ The e-signing process uses the Aadhaar-based eSign service provided by eMudhra. ➤ Ensure your Aadhaar-linked mobile number is active to receive the OTP required for completing the signature.
-------------	---

6. Click **Esign**. The system redirects you to the eMudhra page.



बैंक ऑफ़ बड़ौदा

Bank of Baroda

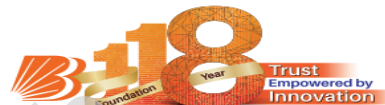


Figure 10: e-Mudhra page

eSign Service PRODNEGSL

eSign User Authentication
You are redirected here to authenticate for eSign of below document by **PRODNEGSL**.

Aadhaar Number / VID **XXXX XXXX 7538**
[Enter Aadhaar OTP / TOTP](#)

.....

Resend OTP in 43 seconds

OTP sent to *****1570 linked to Aadhaar XXXX XXXX 7538

☒ **English:** I am the holder of above Aadhaar Number. I hereby agree to authenticate myself using Aadhaar through eMudhra Limited and provide my consent to collect my Aadhaar and biometrics / OTP, to retrieve my personal details along with my email ID/mobile number (if provided) from UIDAI. I understand the purp... [more](#)

[Cancel](#) [Perform eSign](#)

Document Name
 Agreement Executed

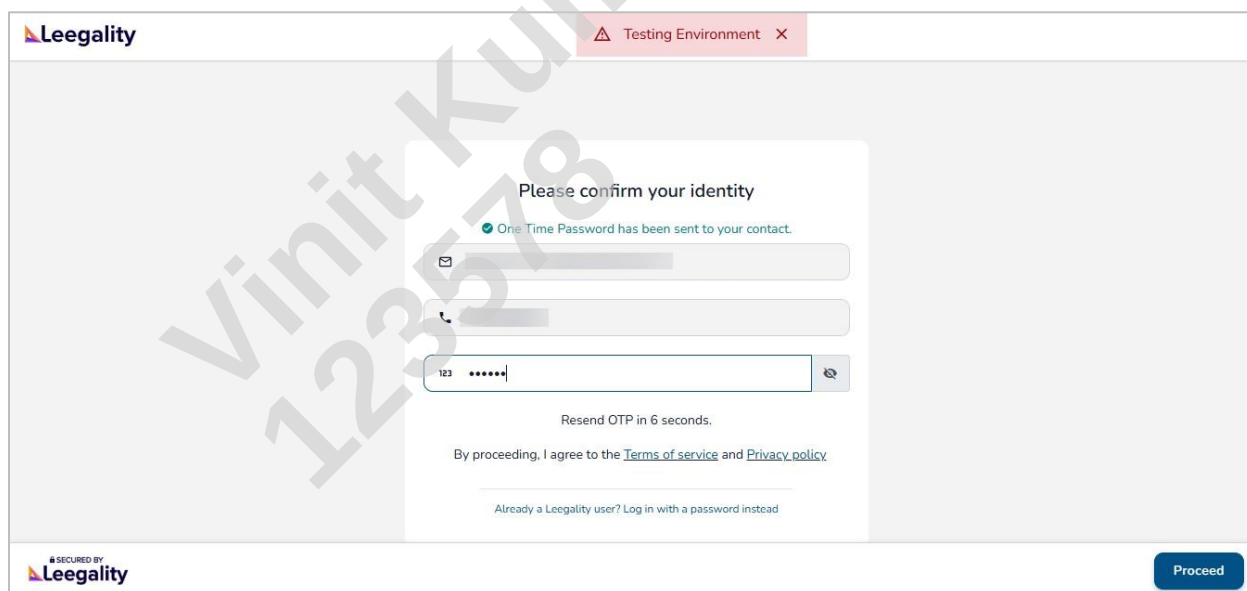
© eMudhra. All Rights Reserved.

7. Type your Aadhaar number or VID number in the **Aadhaar/VID Number** field. The system sends an OTP to your Aadhaar-registered mobile number.
8. Type the 6-digit OTP sent to your registered mobile number in the **Enter Aadhaar OTP/TOTP** text box.
9. Click the checkbox to accept the consent for fetching Aadhaar data from UIDAI.
10. Click **Perform e-Sign**. The system completes the e-Signing process.

7. Leegality Journey

If the e-sign process is triggered through Leegality, the system generates the document, embeds signature fields, and sends it to signatories via SMS or email. Recipients authenticate using OTP or Aadhaar and digitally sign the document. Leegality captures audit trails, timestamps, and IP details to ensure compliance. Once all signatures are collected, the document is sealed, optionally eStamped, and shared with all parties.

Figure 11: Leegality Login page



To complete e-Sign through Leegality

1. Click the link sent to your email. The system displays the Leegality login page with pre-filled details.
2. Click **Send OTP**. The system will send an OTP to your registered mobile number or email ID.
3. Type the 6-digit OTP sent to your registered mobile number or email ID in the text box.
4. Click **Proceed**. The system displays the *Stamping* page.



बैंक ऑफ़ बड़ौदा

Bank of Baroda



Figure 12: Stamping page

- Once you view the stamping details, click **Proceed**. The system displays the *Signing Details* page.

Figure 13: Signing Details page

- After reading the terms and conditions, click the check box below the **I agree that**.
- Click **Sign Document** to proceed further with the e-Signing process. The system

प्रधान कार्यालय :एचआरसीपीसी विभाग, बड़ौदा भवन, 6वीं मंजिल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390007 भारत
 Head Office: HRCPC Deptt., Baroda Bhavan, 6th Floor, RC Dutt Road, Alkapuri, Baroda – 390007, India

फो/ट : 0265-2316632/33 ई-मेल/ e-mail: staffloan.ho@bankofbaroda.co.in



displays the eSign Authentication page.

The screenshot shows the 'eSign Authentication' page. It includes fields for Transaction ID, ASP Name, and Current Time (17-07-2025 15:19:14). Below these are input fields for Aadhaar Number (with a 'Send OTP' button) and Enter OTP (with a 'Verify & eSign' button and a 'Cancel' button). A disclaimer at the bottom states: 'This electronic document is being eSigned as per the second schedule of the IT Act 2008 and eSign guidelines of the CCA, Govt. Of India. ESP - Verasys Technologies Pvt Ltd, Mumbai'. A warning message at the bottom right says: 'Please do not press back or refresh buttons also press submit button only once during the transaction'.

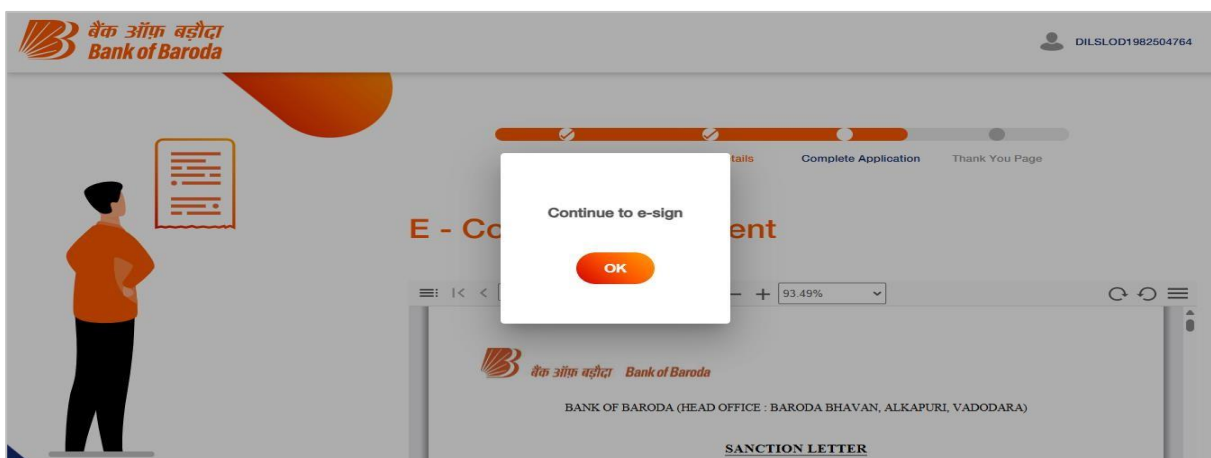
Figure 14: eSign Authentication page

8. Type your Aadhaar identification number in the **Aadhaar Number** text box.
9. Click **Send OTP**. The system sends an OTP to the Aadhaar registered mobile number.
10. Type the 6-digit OTP sent to your registered mobile number in the **Enter OTP** text box.

Note	➤ The OTP is valid only for a limited time of duration. Once the timer runs out, Resend OTP field is enabled. ➤ If you didn't receive the OTP, click Resend OTP.
-------------	---

11. Click **Verify & eSign**. The system completes the eSigning process.

Figure 15: Continue to e-sign pop-up window





बैंक ऑफ़ बड़ौदा Bank of Baroda



If the eSigning process was left incomplete and the employee tries again after some time, click **OK** to resume and complete the eSigning process

12. Upon successful e-signing, the system displays the *E-Contract Agreement* page.

Figure 16: E-Contract Agreement Success page



Note

Employees can click the download  option in the DLP to download the signed document.

13. Click **CONTINUE**. The system proceeds further to the Overdraft (OD) account creation.

14. Upon SOD account creation, the system displays the *Thank You* page with the Account Number and Limit Details.



बैंक ऑफ बड़ौदा

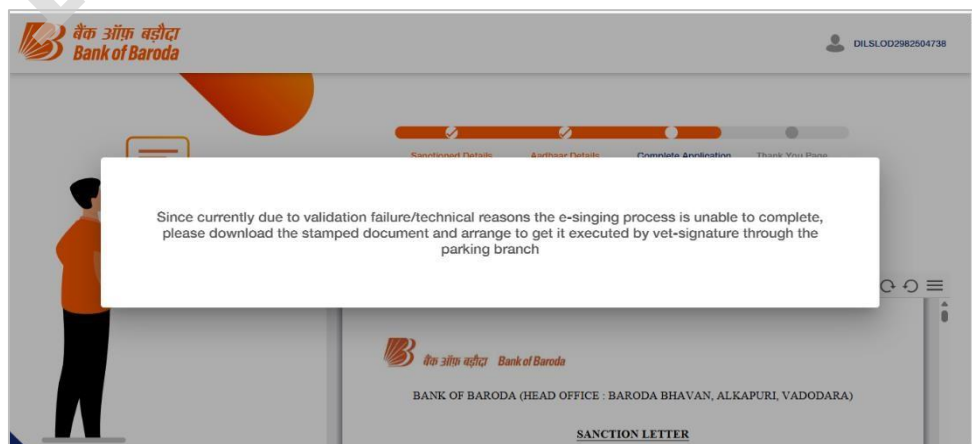
Bank of Baroda



Note

If the system detects a mismatch between HR-Connect data and Aadhaar data during eSign, it displays an error message and sends an email to the Parking Branch for manual signing.

Figure 17: Error Message page

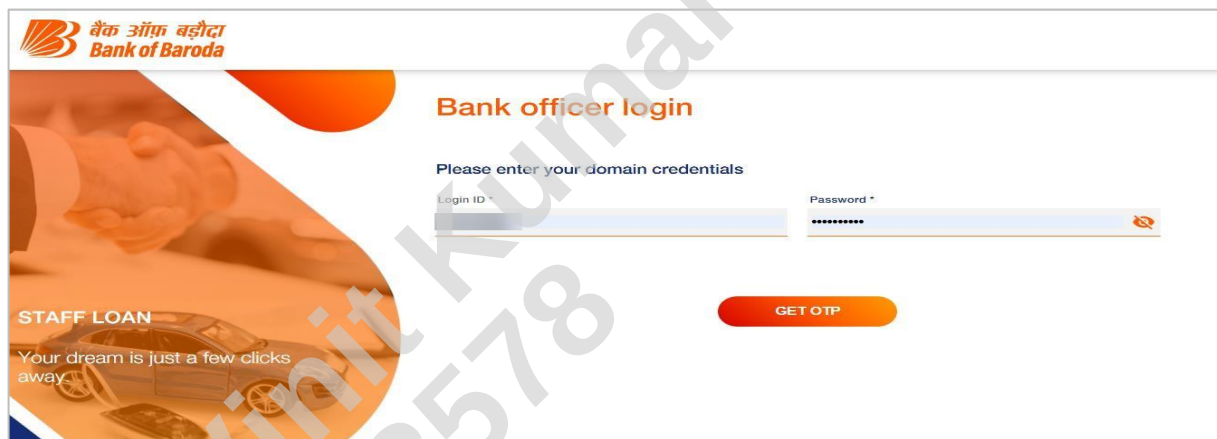


प्रधान कार्यालय : एचआरसीपीसी विभाग, बड़ौदा भवन, 6वीं मंजिल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390007 भारत
Head Office: HRCPC Deptt., Baroda Bhavan, 6th Floor, RC Dutt Road, Alkapuri, Baroda – 390007, India
फो/T : 0265-2316632/33 ई-मेल/ e-mail: staffloan.ho@bankofbaroda.co.in

8. Branch Officer Journey (BO Journey)

In case of a data mismatch between HR-Connect and Aadhaar, the employee's self-service journey is dropped and submitted to the parking branch. Branch officers from the parking branch can log in and resume the journey.

Figure 18: Bank officer login page

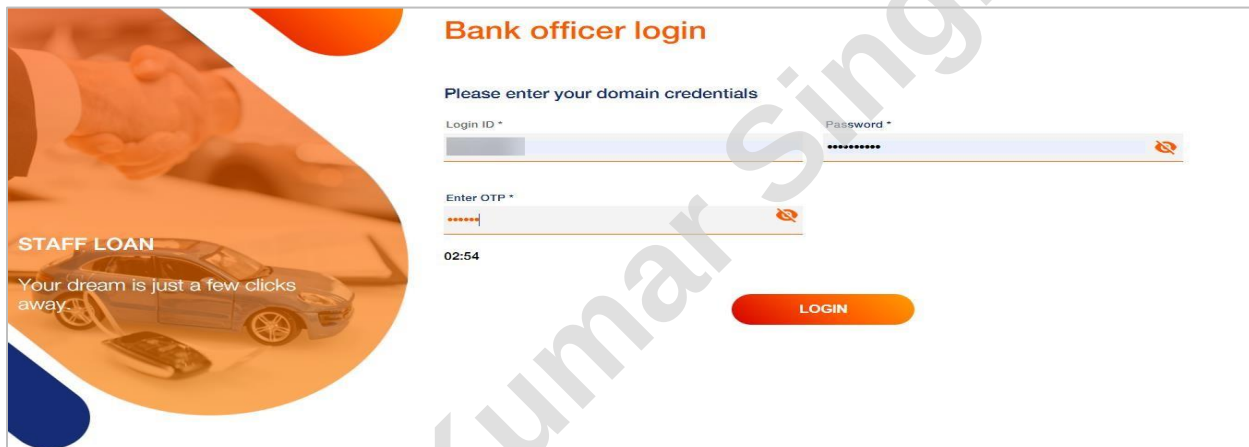


The screenshot shows the Bank of Baroda 'Bank officer login' page. On the left, there is a promotional banner for 'STAFF LOAN' with the text 'Your dream is just a few clicks away' and an image of a car. The main login area has the heading 'Bank officer login' and the instruction 'Please enter your domain credentials'. Below this are two input fields: 'Login ID *' and 'Password *'. The password field has a visibility toggle icon. A red 'GET OTP' button is located below the password field. The Bank of Baroda logo is in the top left corner of the page.

To Verify Mismatched Details

1. Login using URL <https://dil2.bankofbaroda.co.in/sl/bo-login#!>
2. Type your login ID (Domain) in the **Login ID** text box.
3. Type your password (Domain) in the **Password** text box.
4. Click **GET OTP**. The system sends an OTP to the mobile number and email ID associated with the domain ID in the HR-Connect.
5. Type the OTP sent to the registered mobile number or email ID in the **Enter OTP** text box.

Figure 19: Bank officer login page



Bank officer login

Please enter your domain credentials

Login ID *

Password *

Enter OTP *

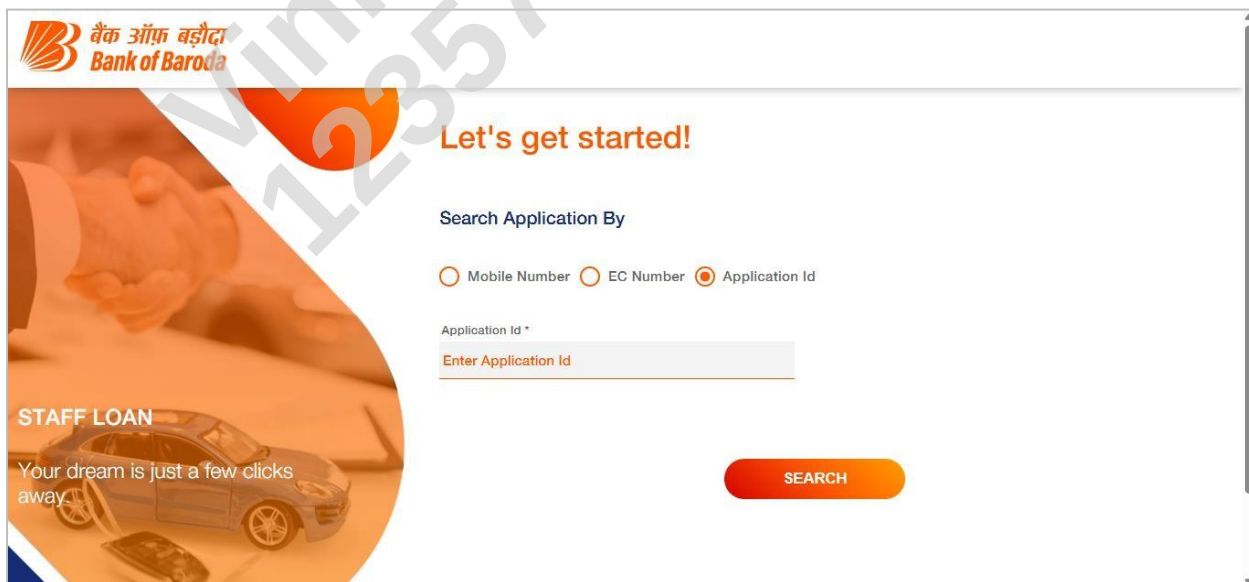
02:54

LOGIN

STAFF LOAN
Your dream is just a few clicks away

- Click **LOGIN**. The system displays the *Let's get started!* page.

Figure 20: Let's get started! page



बैंक ऑफ़ बड़ौदा
Bank of Baroda

Let's get started!

Search Application By

☐ Mobile Number ☐ EC Number ☒ Application Id

Application Id *

Enter Application Id

SEARCH

STAFF LOAN
Your dream is just a few clicks away

- Select an option from the **Search Application By** radio button field. Based on the selection, the system displays the text field to enter value. Possible options are:
 - ❖ Mobile Number
 - ❖ EC Number
 - ❖ Application Id (Last 9 digits of the DLP ID)



8. If you select **Application Id**, type the application ID number in the text box

Search Application By

☐ Mobile Number ☐ EC Number ☒ Application Id

Application Id *

SEARCH

STAFF LOAN
Your dream is just a few clicks away.

Application ID	Customer ID	Name of Customer	Preferred Branch
			ALKAPURI

PROCEED

9. Enter Last 9 digits of the DLP ID [DILSLOD1**982614093**]
10. Click **SEARCH**. The system displays the results based on the input.
11. Select the required record from the results and click **PROCEED**. The system displays the *Execution of Composite Loan Agreement* page with comparison data for further verification journey.



Figure 22: Execution of Composite Loan Agreement page

The E-Signing for the E-Contract Agreement failed due to data mismatch in HR-Connect and Aadhaar as per the table below

Parameter	HR Connect Data (Signatory Details from HR Connect)	Aadhaar Data (Signed Person Details from Aadhaar)	Match Percentage
Name			25
Year of Birth	1998	1973	0
Gender	F	F	100

Instructions to Bank Officer to proceed with manual execution of Documents:

- Download duly stamped e-contract agreement and take the manual signature of the applicant after verifying the genuineness of the applicant/signatory and re-upload the signed document. (The executed document should be kept at the respective branch for future reference).
- Confirm the actions by checking the boxes.
- Click on Send OTP button. The officer will get the OTP on the registered mobile no. or e-mail ID as per HR Connect details.
- Enter the OTP received and click on Verify button.
- Click on Proceed button to move to next step.

[Download E-Contract](#) [Upload Manually Signed Document](#)

Note

The system displays a table to the bank officer with **HR-Connect** data, **Aadhaar Data**, and the **Match Percentage** from the e-sign platform.

- Review all the instructions and click **Download E-Contract**. The system downloads the E- Contract document.
- Obtain the employee's physical signature on the printed E-Contract document.
- Click **Upload Manually Signed Document** to upload the signed document.



Figure 23: Execution of Composite Loan Agreement page

Instructions to Bank Officer to proceed with manual execution of Documents:

- Download duly stamped e-contract agreement and take the manual signature of the applicant after verifying the genuineness of the applicant/signatory and re-upload the signed document. (The executed document should be kept at the respective branch for future reference).
- Confirm the actions by checking the boxes.
- Click on Send OTP button. The officer will get the OTP on the registered mobile no. or e-mail ID as per HR Connect details.
- Enter the OTP received and click on Verify button.
- Click on Proceed button to move to next step.

[Download E-Contract](#) [Upload Manually Signed Document](#)

Manually Signed Document E-Contract_Agreement_Physicaly_Signed.pdf ×

☐ I accept all the information details from HR Connect and from Nesl populated pertains to me

Enter OTP sent on registered Mobile No/EmailId*

SEND OTP

15. Click the checkbox to accept the Genuity of the data displayed.
16. Click **SEND OTP**. The system sends an OTP to the registered mobile number and email ID associated with the domain ID in the HR-Connect.
17. Type the OTP sent to the mobile number or email ID in the **Enter OTP** text box.
18. Click **VERIFY OTP**. Then system verifies the OTP and displays the **PROCEED** option.

Figure 24: Execution of Composite Loan Agreement page

Instructions to Bank Officer to proceed with manual execution of Documents:

- Click on Send OTP button. The officer will get the OTP on the registered mobile no. or e-mail ID as per HR Connect details.
- Enter the OTP received and click on Verify button.
- Click on Proceed button to move to next step.

[Download E-Contract](#) [Upload Manually Signed Document](#)

Manually Signed Document E-Contract_Agreement_Physicaly_Signed.pdf ×

☒ I accept all the information details from HR Connect and from Nesl populated pertains to me

Enter OTP sent on registered Mobile No/EmailId*

VERIFY OTP

PROCEED

19. Click on **PROCEED**. On Success, the system open an SOD account on Finacle.
20. Upon SOD account creation, the system displays the *Thank You* page with the Account Number and Limit Details.



Figure 25: Thank You! page



Note	➤ Upon completion of each stage, status will be displayed in Application page in HR-Connect. ➤ After SOD account creation, both the status and SOD account number will be displayed in HR-Connect. ➤ The Parking Branch and the Employee will receive an email notification upon successful SOD account creation. ➤ The digital documents will be sent to Baroda Document Management System (BDMS), and the Parking Branch can access them from the shared desktop folder.
--------------------	---

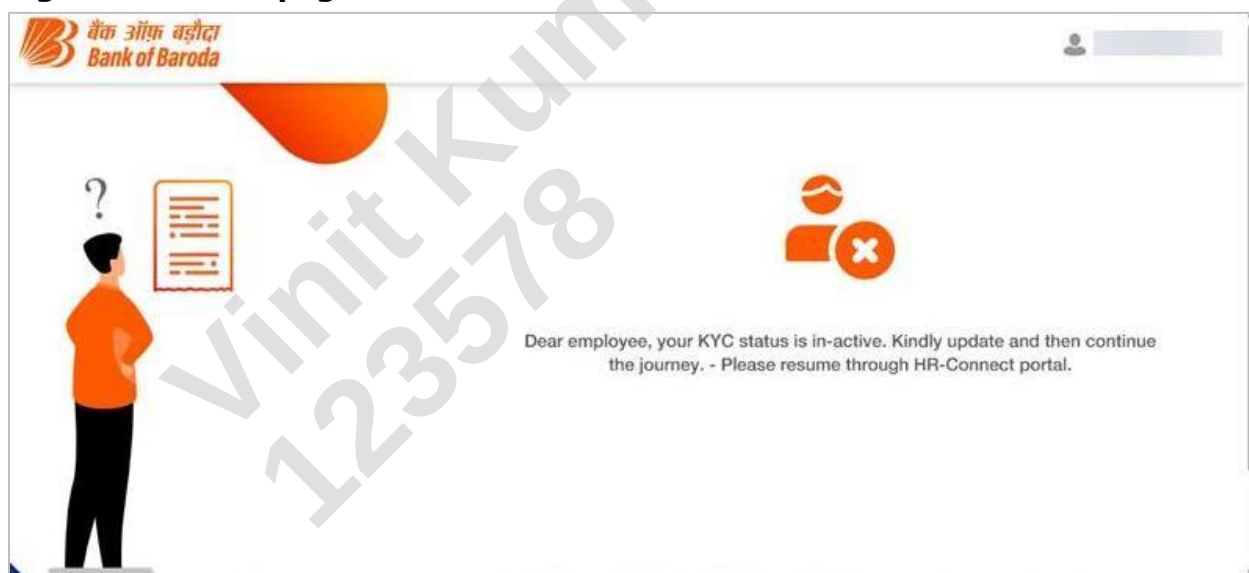
9. Possible Error Scenarios

Following are the common error scenarios that may occur during the journey:

❖ **Core Banking Solution Errors**

If the employee's KYC status is marked as **NO** in the Core Banking Solution (CBS), the system drops the journey. The employee to update the KYC status and retry.

Figure 26: Error page



If CBS returns an error during OD account creation, the system displays the corresponding business failure message. The employee can retry after resolving the errors in CBS for the Customer ID.

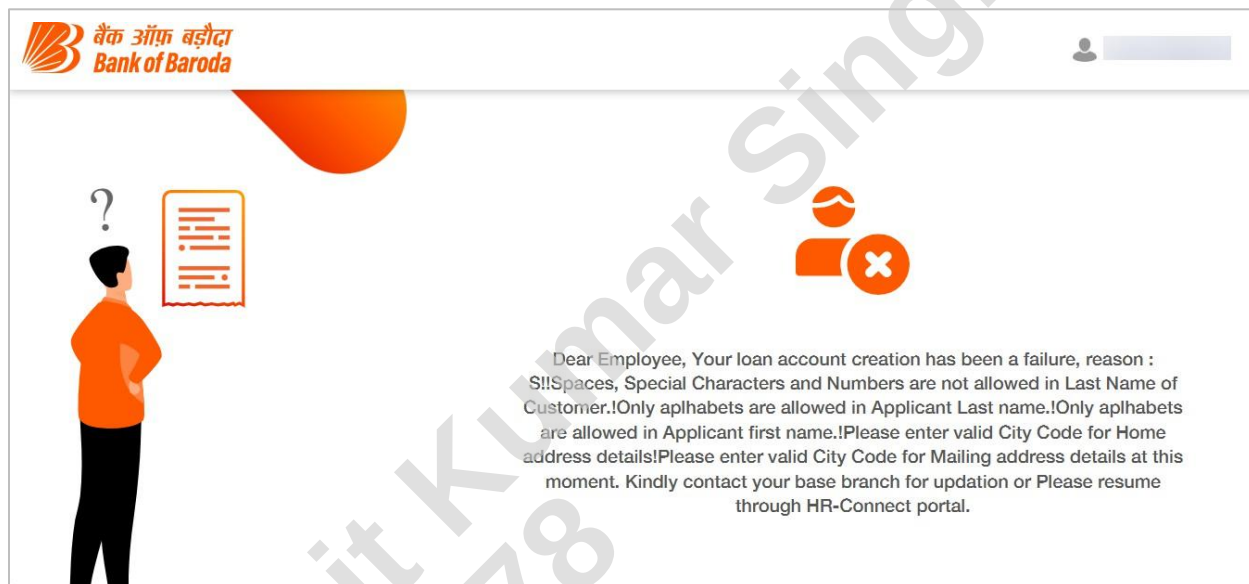


बैंक ऑफ़ बड़ौदा

Bank of Baroda



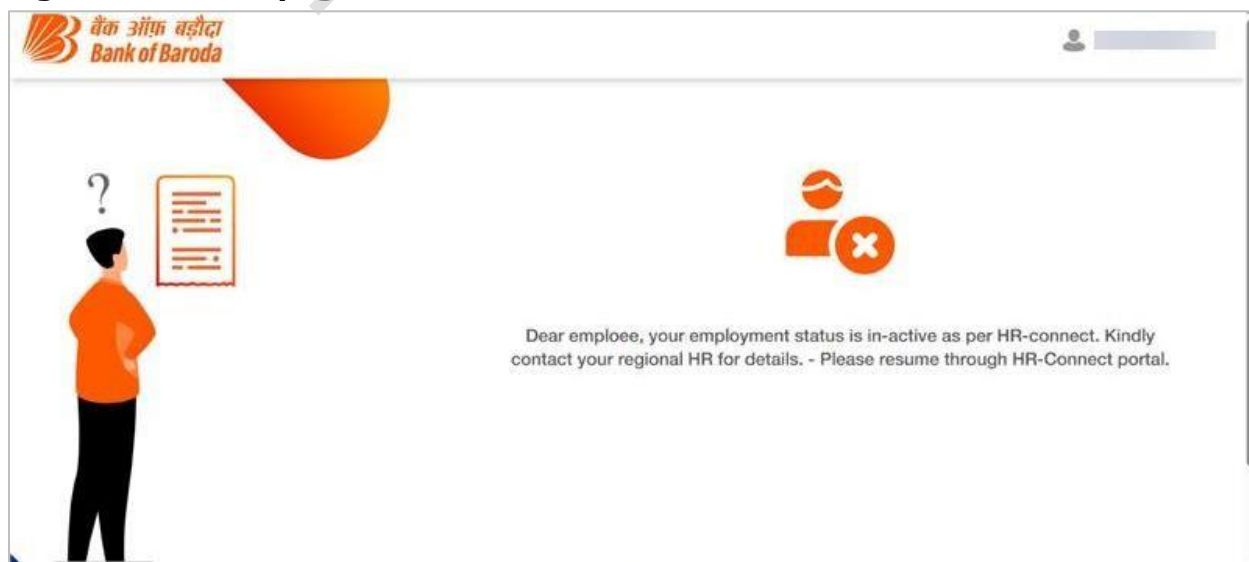
Figure 27: Error page



❖ Errors in HR-Connect

If the employee status is marked as **Inactive** in the HR-Connect, the system rejects the journey.

Figure 28: Error page



Technical Failure

In case of a technical failure or service downtime, the system temporarily halts the journey until services are restored. The employee can retry after sometime.

Figure 29: Error page

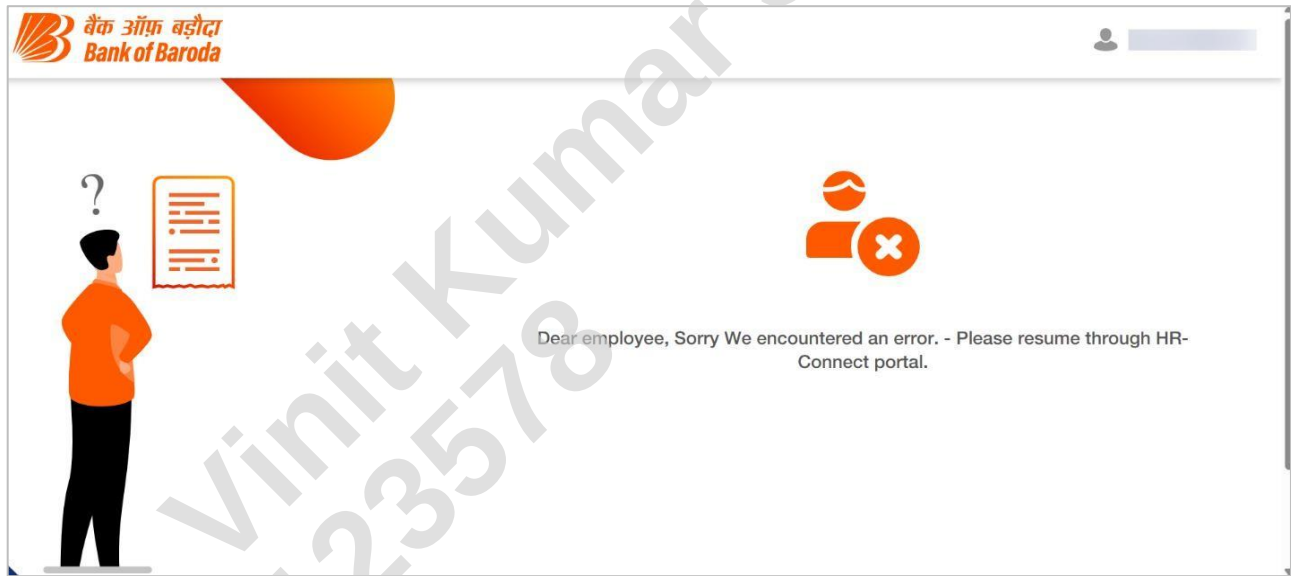


Figure 30: Error page

