



Digital Customer Journey

Screen Name : **Login**

Main Landing Page

Username

Password

Sign In

Screen Name : **Homepage**

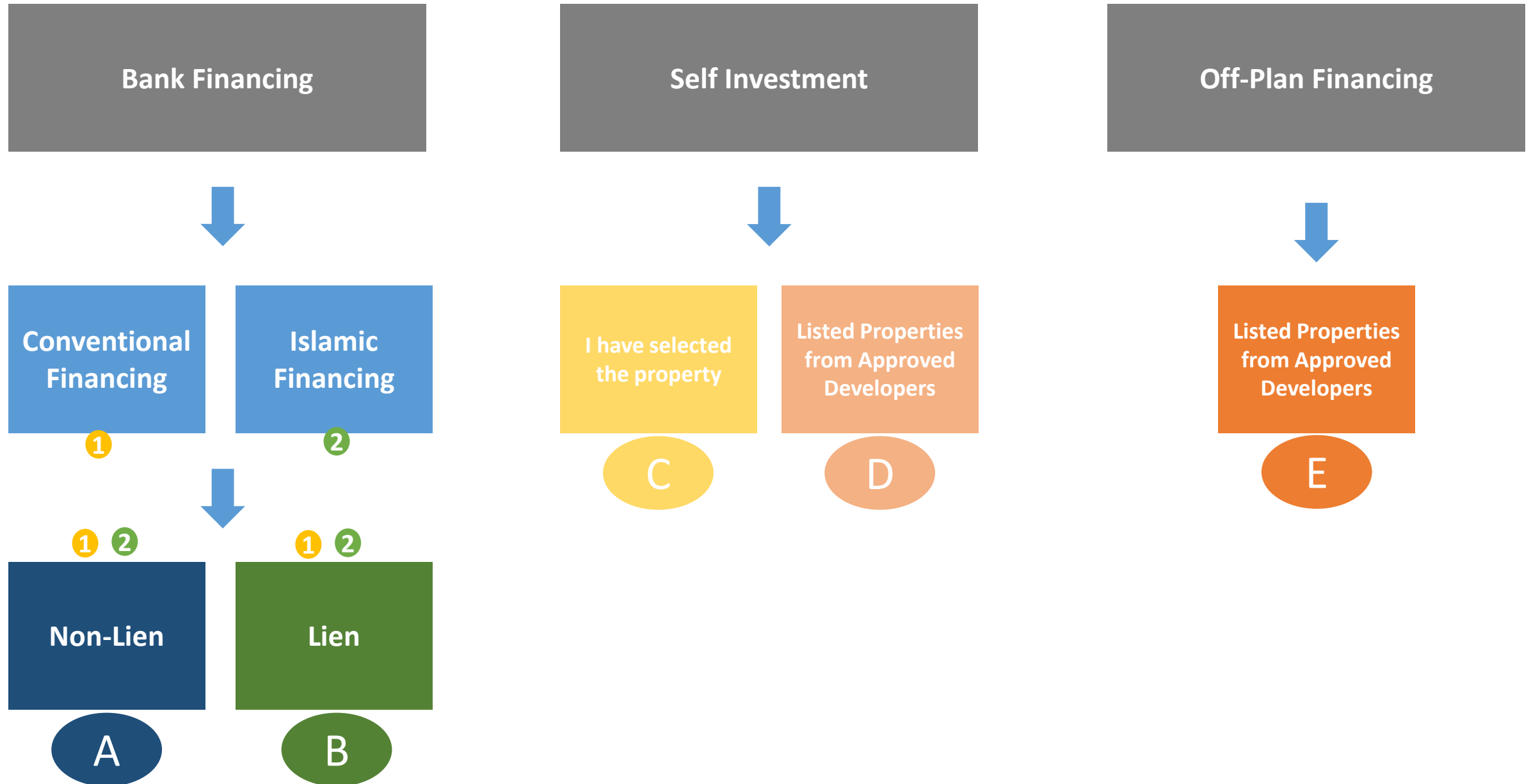
Apply for Roshan Apna Ghar

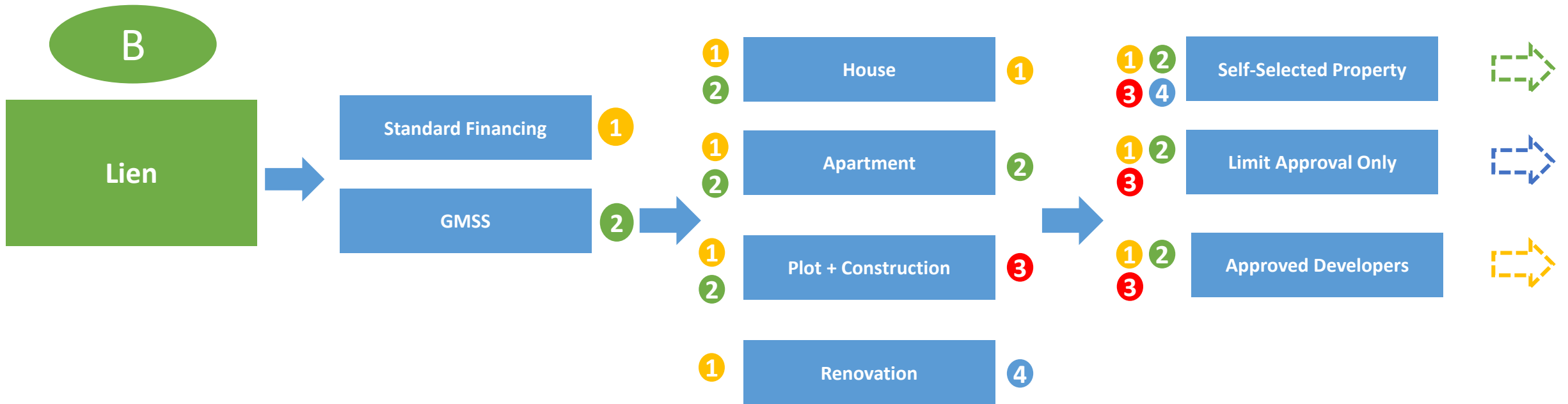
Next ▶

Notes

The is initial login screen.

This section may vary from Bank
to Bank







I have selected the property

- Personal Information
 - Details of Property
 - Income detail for Credit assessment
 - Details of Financing required
- Upload documents:
- Income assessment e.g. salary slip, Employer certificate, Bank Statement.
 - Title documents & sale agreement, if available



Nominee Details

- Nominee Type:
- Dealer:
Dealer Name, CNIC/NTN, Complete Address, Mobile No, Email Address, City
 - Company/Law-firm:
Company Name, Registered Office Address, City, Person of Contact, CNIC, Mobile No, Email Address
 - Individual
Full Name, CNIC, Relationship with RDA, Complete Address, Mobile No, Email Address, City

Co-Borrower's (Optional) Details

- Personal Information
- Income detail for credit assessment
- Notes - Give option of co-borrower (should be NRP); Can be more than one



Borrower's nominee to get the formalities for transfer of property in the borrower's name completed

Copy of Title documents & sale agreements (upload, if not provided earlier)

- Terms & Conditions agreed and application submitted successfully;
- Tracking ID/ email sent to customer
- Bank to provide the link to customer to check status of his/her application (Day 0)

- RM coordination for Documentation, if required (Day 1-2)
- Credit appraisal & approval/decline (Day 3-6)
- Bank to communicate loan approval / decline status. (Day 7)
- Submission of complete documents of the property,(Day 8-9)

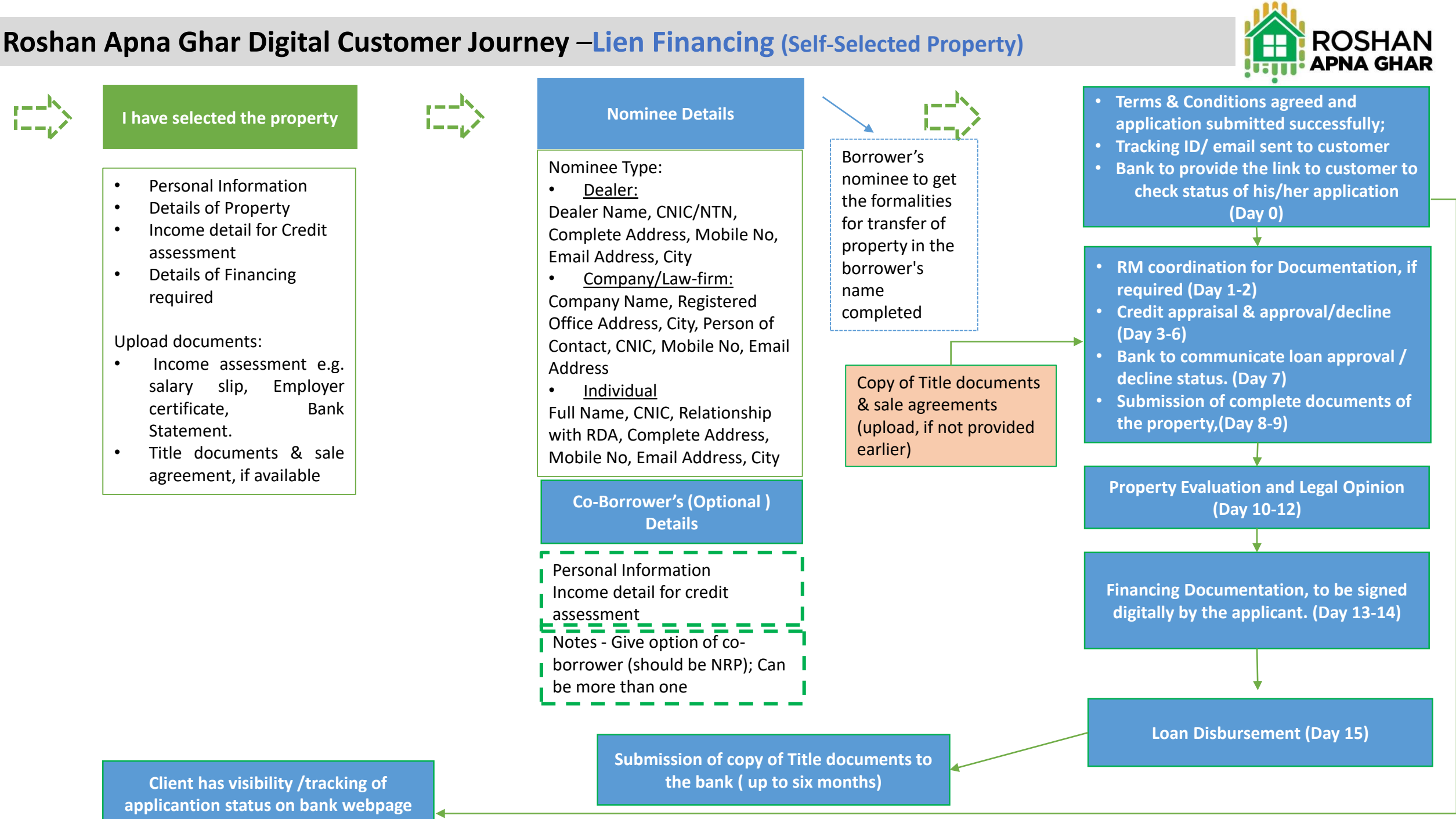
Property Evaluation and Legal Opinion (Day 10-12)

Financing Documentation, to be signed digitally by the applicant. (Day 13-14)

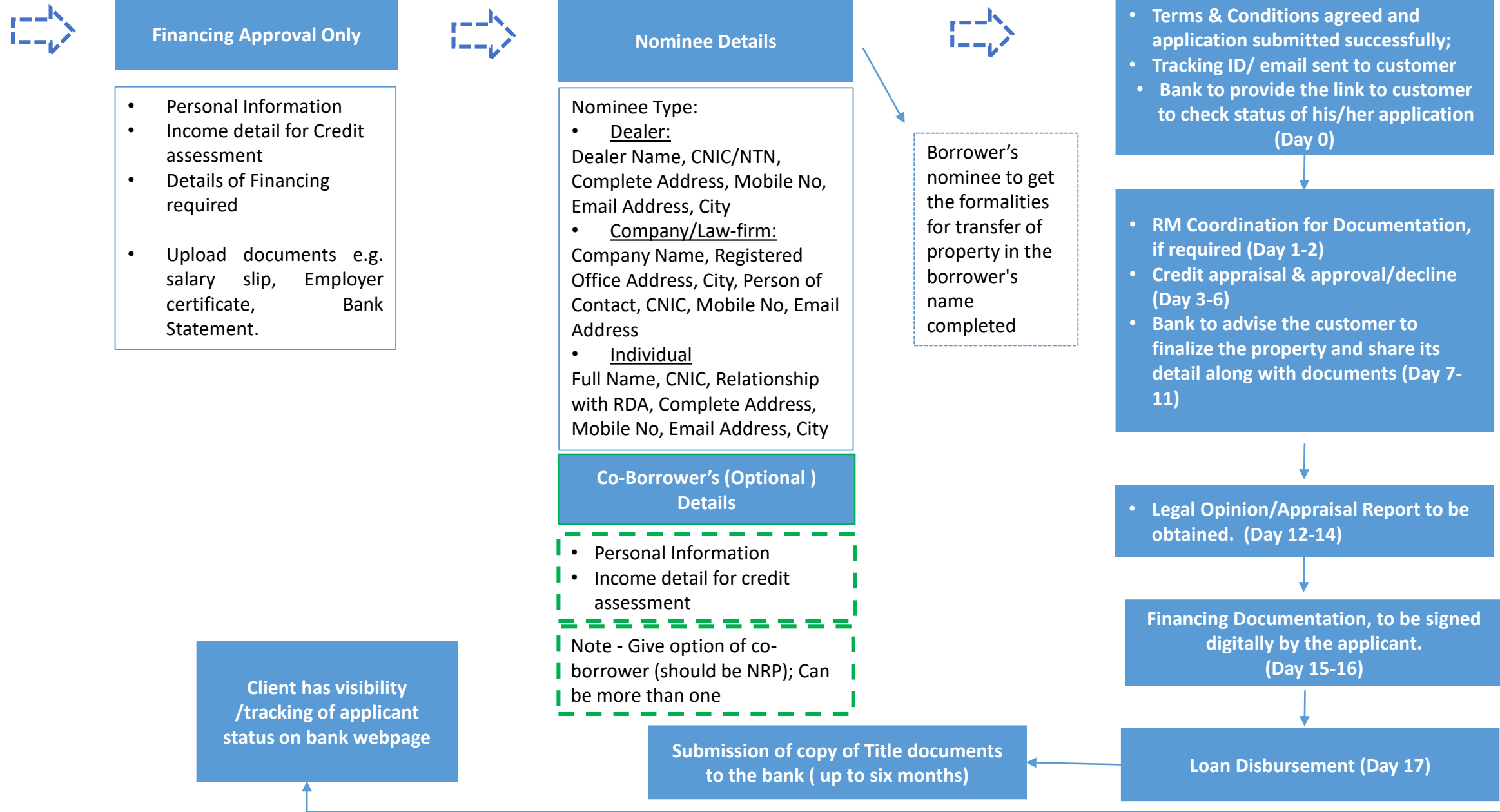
Loan Disbursement (Day 15)

Submission of copy of Title documents to the bank (up to six months)

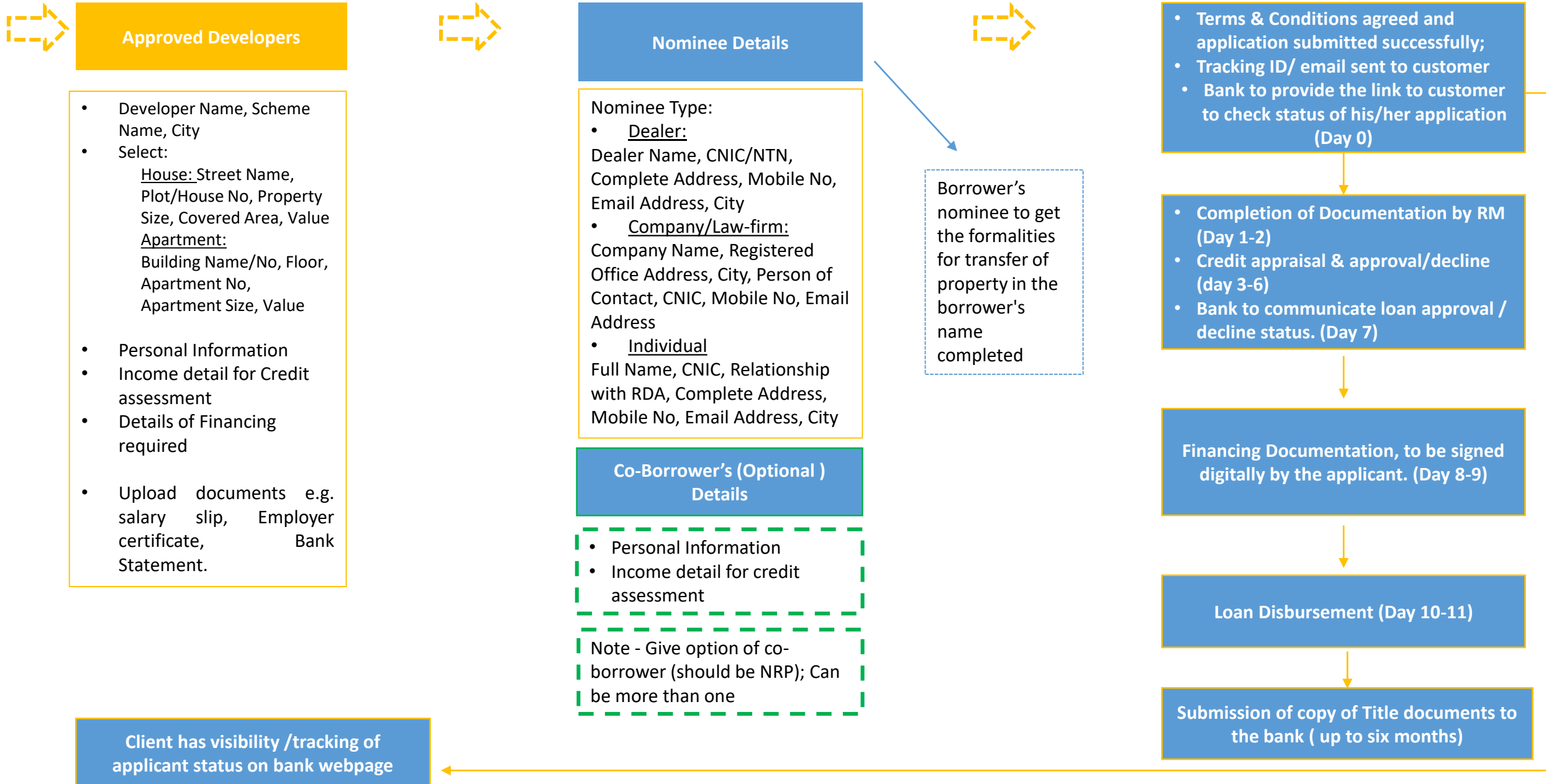
Client has visibility /tracking of application status on bank webpage



Roshan Apna Ghar Digital Customer Journey – Lien Financing (Financing Approval Only)



Roshan Apna Ghar Digital Customer Journey – Lien Financing (Property from Approved Developers)



Screen Name : Terms & Conditions

Please read the below terms & conditions and accordingly provide your response below to proceed with your application

Yes, I Agree No, I disagree

Screen Name : Submitted[Next ▶](#)

Your Roshan Apna Ghar application has been successfully submitted.
Your Tracking ID is XXXX-XXXXXXXXXX
The Bank Representative will call you to help you with your application processing

Notes

Welcome email will be forwarded to customer along with document checklist after agreeing the T&C and submitting application

Your Application Status is

Approved

Your approved financing limit is

5,000,000

Next ▶

Notes

The case status and financing limit will be updated in the portal and details will be sent on email.