



Digital Customer Journey

Screen Name : **Login**

Main Landing Page

Username

Password

Sign In

Screen Name : **Homepage**

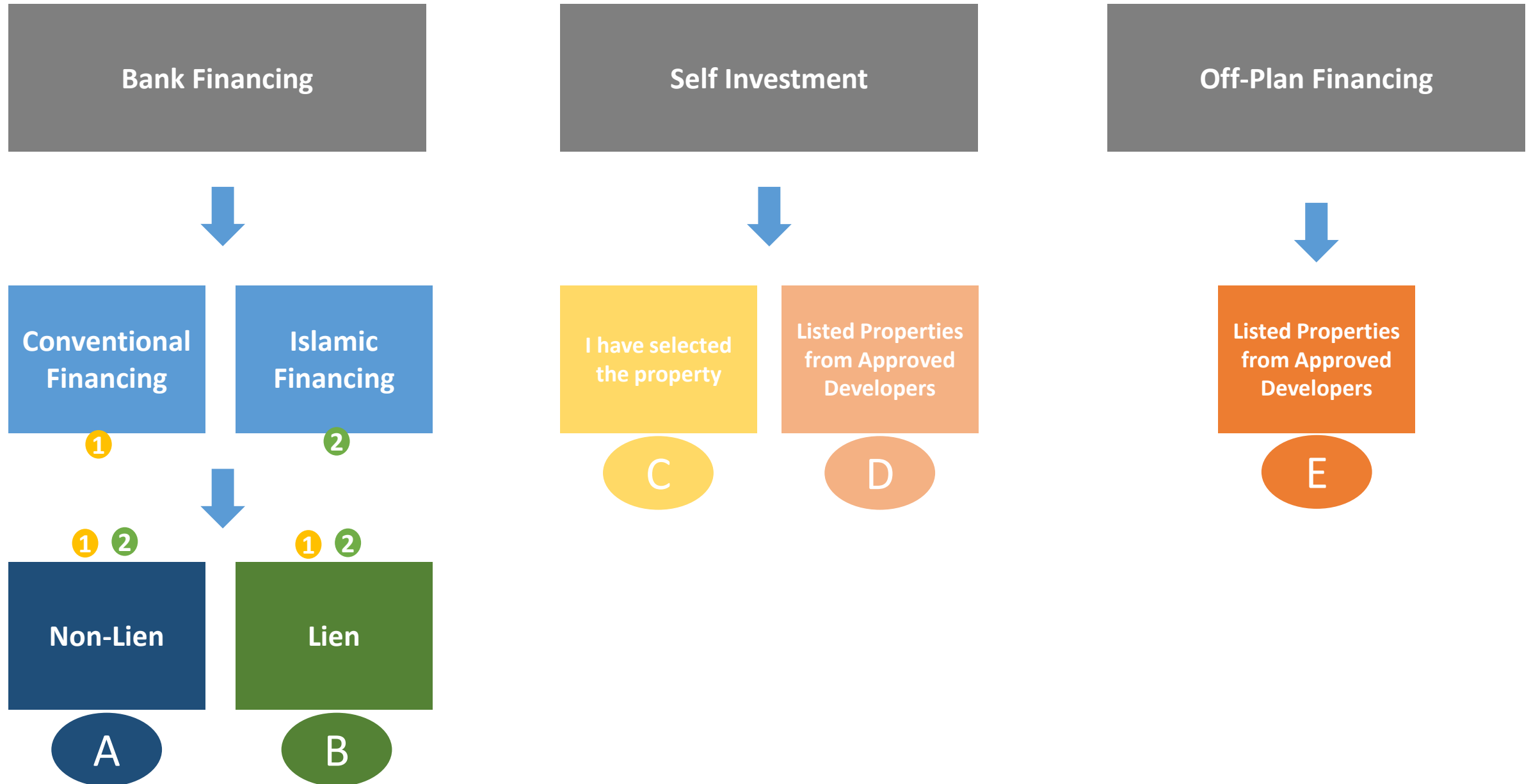
Apply for Roshan Apna Ghar

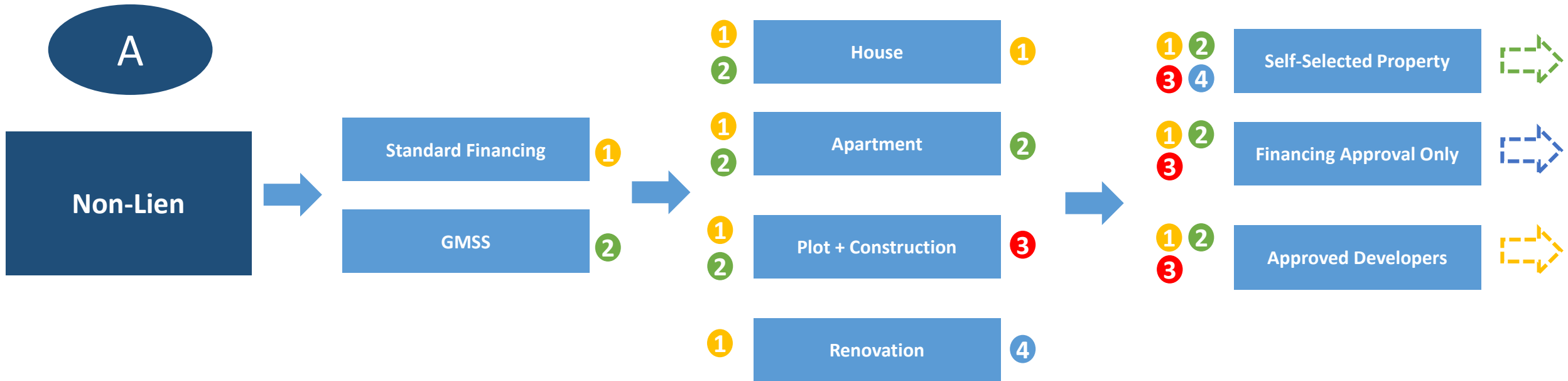
Next ▶

Notes

The is initial login screen.

This section may vary from Bank
to Bank





Roshan Apna Ghar Digital Customer Journey – Non-Lien Financing (Self-Selected Property)



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



Co-Applicant Details

- Full Name
- CNIC
- Relationship with RDA
- Father/Spouse Name
- Complete Address
- Country
- Mobile No
- Landline
- Email Address

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



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)

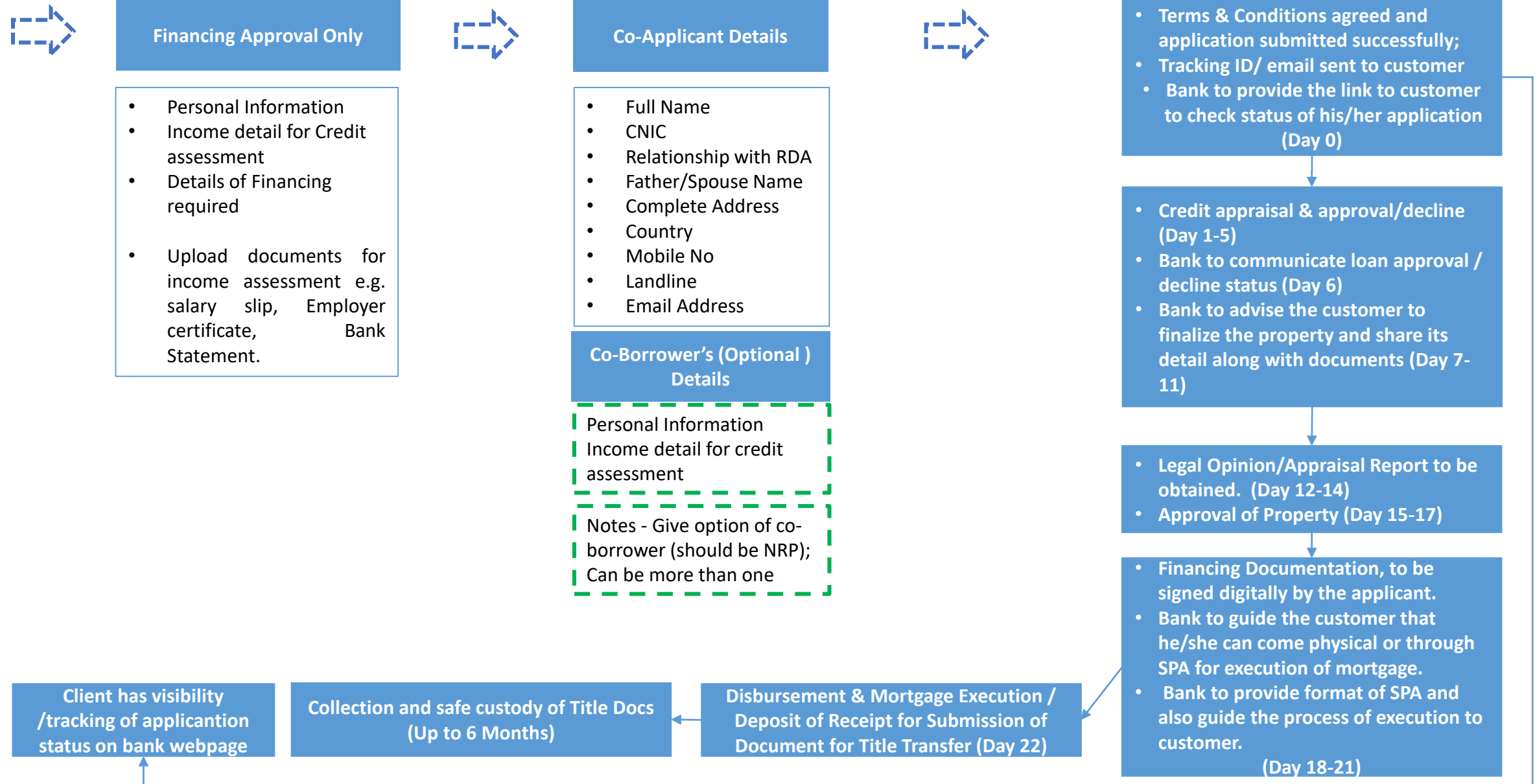
- RM coordination for Documentation (Day 1-2)
- Credit appraisal & approval/decline (Day 3-6)
- Bank to communicate loan approval / decline status. (Day 4-7)
- Submission of complete documents of the property, (Day 8-10)

- Financing Documentation, to be signed digitally by the applicant.
- Bank to guide the customer that he/she can come physical or through SPA for execution of mortgage.
- Bank to provide format of SPA and also guide the process of execution to customer (Day 11-15)

Collection and safe custody of Title Docs (Up to 6 Months)

Disbursement & Mortgage Execution / Deposit of Receipt for Submission of Document for Title Transfer (Day 16-20)

Client has visibility /tracking of application status on bank webpage



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



Approved Developers

- Developer Name, Scheme Name, City
- Select:
 - House: Street Name, Plot/House No, Property Size, Covered Area, Value
 - Apartment: Building Name/No, Floor, Apartment No, Apartment Size, Value
- Personal Information
- Income detail for Credit assessment
- Details of Financing required
- Upload documents for income assessment e.g. salary slip, Employer certificate, Bank Statement.



Co-Applicant Details

- Full Name
- CNIC
- Relationship with RDA
- Father/Spouse Name
- Complete Address
- Country
- Mobile No
- Landline
- Email Address

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



- 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)

- Completion of Documentation by RM (Day 1-2)
- Credit appraisal & approval/decline (day 3-6)
- Bank to communicate loan approval / decline status. (Day 7)

- Financing Documentation, to be signed digitally by the applicant .
- Bank to guide the customer that he/she can come physical or through SPA for execution of mortgage.
- Bank to provide format of SPA and also guide the process of execution to customer. (Day 8-9)

- Disbursement & Mortgage Execution / Deposit of Receipt for Submission of Document for Title Transfer (Day 10-12)

- Collection and safe custody of Title Docs (Up to 6 Months)

- Client has visibility /tracking of application status on bank webpage



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.