

Retail Originations Application Tracker User Manual
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ORACLE®

Retail Originations Application Tracker User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No.	Transaction Name / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Onboarding 14.5.0.0.0
1	Application Tracker	×	×	✓

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3. Application Tracker

The application tracker enables all applicants (existing customers of the bank as well as prospect customers) to track the applications that they have submitted and also to retrieve and continue applications that are in draft. Additionally, the application tracker will also list the applications that have been completely processed and those that have been cancelled by the customer.

All applications i.e. those that have been submitted, saved and also completely processed or cancelled by the applicant will be listed in the application tracker only for a certain duration as defined by the bank.

As a prospect customer of the bank, you can login to the application tracker by entering the mobile number that you had provided in the mobile verification step of the application form. You will receive an OTP as an SMS on this number and post successful verification, will be navigated to the application tracker landing page.

Existing customers can login by entering their online banking login credentials.

How to reach here:

*Bank Portal Page > Product Offerings > **Track or complete applications***

OR

*Bank Portal page > toggle menu > Menu > Our Products > Product Offerings > **Track or complete applications***

To access the application tracker from the bank portal page:

1. Click **Track or complete applications** under the **Product Offerings** section on the Bank Portal.
The application tracker login screen is displayed.

3.1 Application Tracker - Login

Application Tracker - Login

Field Description

Field Name	Description
Mobile Number: Country Code	Select the country code applicable to your mobile number.
Mobile Number	Enter your mobile number.

2. Based on whether you are an existing customer or a new user, do the following:
 - a. If you are a new/unregistered user:
 - i. In the **Mobile Number** field, select the applicable country code and enter your mobile number.
 - ii. Click **Track Application**. The **Enter OTP** page appears. The system will send an OTP to your mobile number.
 - b. If you are an existing online banking customer of the bank:
 - i. Click **Login as registered user**. The page on which you can enter your online banking login credentials appears. Once you enter your login credentials and click **Login**, the **Application Tracker** landing page will appear.

OR

Under the kebab menu –

- Click the **Start a new application** option to navigate to the **Product Offering** page.

Application Tracker – Enter OTP

The screenshot shows the 'Enter OTP' page in the Futura Bank Application Tracker. At the top, there is a navigation bar with 'futura bank' logo, 'Application Tracker' title, and utility links for 'ATM/Branch', 'English', and 'RPM 14.4'. The main content area features an illustration of a person sitting and using a mobile phone, with a speech bubble containing four asterisks. Below the illustration, the text reads 'Enter OTP', 'We have sent you OTP on your mobile number', '+1 9880039333', and '1111'. There are two links: 'Resend OTP' and 'Back'.

Field Name	Description
OTP	Specify the OTP send on the mobile number you had specified on the previous page.
ii.	<p>Enter the OTP (one time password). If you are accessing the application tracker via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.</p> <p>OR</p> <p>Click Resend Code to resend new generated OTP to mobile number if have not received it earlier.</p> <p>OR</p> <p>Click Back to navigate back to the previous page.</p>
iii.	The Application Tracker landing page appears. The system displays all the applications initiated by you from any channel.

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3.2 Application Tracker- List of applications

Your applications will be displayed as cards on this page and will be categorized as follows:

- **Your Submitted Applications:** This section will list down all the product applications that you have submitted to the bank. Only those applications that are currently being processed by the bank will be listed under this section.
- **Your Saved Applications:** While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the application tracker as an 'In Draft application'. All these applications will be listed under the **Your Saved Applications** section and you can retrieve and complete any of these applications.
- **Your Processed Applications:** This section will list down all the applications that have been processed successfully (account opened or loan sanctioned) or that have been rejected by the bank. This section will also list all the applications that have been cancelled by the applicant.

Additionally, you will also be able to initiate new product applications by clicking the **Start a new application** button provided on this page. On clicking on this button, you will be navigated to the **Product Showcase** which will list down all the product categories that are supported for online applications.

Note:

- 1) Each section on this page will be displayed only if there are applications that fall under the specific categories. E.g. if you do not have any existing applications in draft, the Your Saved Applications section will not be displayed.
 - 2) Applications under any of the three categories will no longer be displayed after a certain time depending on the purging rule defined.
-

Application Tracker- List of applications

The screenshot displays the 'Application Tracker' interface for a user named John Smith. The page is organized into three main sections: Submitted Applications, Saved Applications, and Processed Applications. Each application is represented by a card with its title, ID, status, and key dates.

Submitted Applications (5)

- Max. Savings Account** (ID: 005APPO00000004) - Status: Submitted - Submitted On: 25 Mar 2020, Last Updated On: 25 Mar 2020
- Futura Vehicle Loan** (ID: 005APPO00000008) - Status: Submitted - Submitted On: 25 Mar 2020, Last Updated On: 25 Mar 2020
- Premier Account** (ID: 005APPO000000713) - Status: Submitted - Submitted On: 25 Mar 2020, Last Updated On: 25 Mar 2020
- Platinum Chip Credit Card** (ID: 005APPO000000053) - Status: Under Process - Submitted On: 25 Mar 2020, Last Updated On: 25 Mar 2020
- Bundle** (ID: 005APPO000000357) - Status: Select to view the status of each product application. Submitted On: 25 Mar 2020, Last Updated On: 25 Mar 2020. Includes 3 Products.

Your Saved Applications (2)

- Max Savings Account** (ID: 006APPO000000128) - Status: Withdraw - Saved On: 10 Mar 2019, Expired On: 08 Jun 2019
- Max Savings Account** (ID: 006APPO000000129) - Status: On Hold - Saved On: 10 Mar 2019, Expired On: 08 Jun 2019

Your Processed Applications (6)

- Max. Savings Account** (ID: 005APPO000000256) - Status: Bank Rejected - Submitted On: 25 Mar 2020, Last Updated On: 25 Mar 2020
- Max. Savings Account** (ID: 005APPO000000054) - Status: Customer Cancellation - Submitted On: 25 Mar 2020, Last Updated On: 25 Mar 2020
- Xpress Personal Loan** (ID: 005APPO000000108) - Status: Loan Sanctioned - Submitted On: 25 Mar 2020, Last Updated On: 25 Mar 2020. Amount: GBP10,000.00, Account Number: xxxxxxxxxxxx2364
- Max. Savings Account** (ID: 005APPO000000208) - Status: Account Opened - Submitted On: 25 Mar 2020, Last Updated On: 25 Mar 2020. Account Number: xxxxxxxxxxxx2364
- Platinum Chip Credit Card** (ID: 005APPO000000001) - Status: Card Dispatched - Submitted On: 25 Mar 2020, Last Updated On: 25 Mar 2020
- Bundle** (ID: 005APPO000000261) - Status: Submitted - Submitted On: 25 Mar 2020, Last Updated On: 25 Mar 2020. Includes 3 Products.

Field Description

Field Name	Description
Applicant Name	Your name as you had entered in the application/s will be displayed.

Field Name	Description
------------	-------------

Your Submitted Applications

All the applications that has been submitted by you to the bank will be listed as cards under this section. The number of applications that currently fall under this category will be listed against the section header.

Application Card

Each application card under this section will display the following information. On clicking on a submitted application card, the summary page of that specific application appears.

Product Name The name of the product for which the application has been made.

Application Reference Number The application reference number as generated by the bank at the time of application submission.

Current Status The current status of the application.
The status of the application while under the Submitted Applications section, can be any one of the following.

- Submitted
- In-Progress
- Offer Generated
- Offer Negotiation
- Offer Accepted

The status of bundled applications will not be displayed upfront on the cards. You can view the status of the individual product applications within the bundle, by clicking on the bundled application card.

Number of Products The number of products that have been applied for within a bundled application will be listed on the card.

This field appears only on bundled application cards.

Submitted On The date on which the application was submitted.

Last Updated On The date on which the application was last updated.

Your Saved Applications

All your applications that are incomplete and in draft status will be listed as cards under this section. The number of applications that currently fall under this category will be listed against the section header.

Application Card

Each application card under this section will display the following information

Field Name	Description
Product Name	The name of the product application that has been saved.
Application Reference Number	The application reference number as generated by the bank at the time it was saved.
Status	The current status of the application. All applications under this category will fall under the following status: <ul style="list-style-type: none"> • In Draft
Number of Products	The number of products within each bundled application will be listed on bundled applications cards. This field appears only on bundled application cards.
Saved On	The date on which the application was last saved.
Expiring On	The date on which the application will expire and will no longer be available for retrieval to complete.

Your Processed Applications

All the applications initiated by you that have been completely processed by the bank (either successfully or have been rejected) will be listed as cards under this section. Additionally, this section will also display those applications as cards that have been cancelled by you. The number of applications that currently fall under this category will be listed against the section header.

Application Card

Each application card under this section will display the following information

Product Name	The name of the product for which the application has been made.
Application Reference Number	The application reference number as generated by the bank at the time of application submission.

Field Name	Description
Status	<p>The current status of the application.</p> <p>It can be:</p> <ul style="list-style-type: none"> Completed – This status will be displayed if the application has been successfully processed to completion. Account Rejected – This status will be displayed if the application has been rejected by the bank. Customer Rejected – This status will be displayed if the application has been cancelled by you, as an applicant. Converted to Loan- This status will be displayed if the pre-approved home loan offer is accepted by the applicant, and has been converted into an actual loan application <hr/> <p>Note:</p> <p>The Converted to Loan status will be displayed only in case of pre-approved home loan product applications.</p> <p><u>In the current release, conversion of a pre-approved home loan application to a home loan application is not supported through the online banking channel.</u></p>
Submitted On	The date on which the application was submitted.
Last Updated On	The date on which the application was last updated.

- Click on a card under the **Your Submitted Applications** section. The **Application Tracker Summary** page listing down the details specific to the application card selected will appear.

OR

Click on a card under the **Your Saved Applications** section. The respective application form will be opened for you to complete and submit.

OR

Click on a card under the **Your Processed Applications** section. The **Application Tracker Summary** page listing down the details specific to the application card selected will appear.

OR

Click **Start a new application** to navigate to the Product Showcase page.

OR

Under the kebab menu –

 - Click the **Start a new application** option to navigate to the **Product Showcase** page.

3.3 Application Tracker Summary

On clicking on a card under the submitted or processed applications categories, the system will display the details of the application on the application summary page.

3.3.1 Application Tracker Summary- Submitted / Processed Applications

Application Tracker Summary

The screenshot displays the 'Application Tracker' interface for futura bank. At the top, there are navigation options for 'ATM & Branch Locator', 'English', and 'RPM 14.4 OBDXBUB'. The main content area includes:

- Header:** 'Application Tracker' with a user greeting: 'Hi kumar k sanghar, Here are the details of your Max Savings Account.' and a 'Submitted' status tag.
- Application Details Table:**

Application Reference Number	Channel	Submitted On	Last Updated On
006APP000034306	OBDX	29 Mar 2018	29 Mar 2018
- Status History:** A timeline showing six steps:
 - Application Entry In-Progress (31 Dec 2017)
 - Overdraft Limit Details (Pending)
 - Application Enrichment (Pending)
 - Initial Funding (Pending)
 - Supervisor Approval (Pending)
 - Handoff Retry (Pending)
- Communications (8) [Action Required]:** A list of messages with columns for Date, Subject, and Status.

Date	Subject	Status
30 Mar 2018 12:00 AM	Please provide a proper Residential document veri	Pending
30 Mar 2018 12:00 AM	Documents are not proper.	Pending
30 Mar 2018 12:00 AM	Adhar Requested	Closed
30 Mar 2018 12:00 AM	Pan card is not proper	Closed
- Application Overview:** Two sections: 'Documents (5)' with a 'View all your uploaded documents here.' link, and 'Application Form' with a 'View your application form.' link.

At the bottom, there is a 'Back' link and a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

Field Description

Field Name	Description
Applicant Name & Product Name	A greeting message containing your name as entered in the application form, along with the name of the product for which you have applied will be displayed.

Field Name	Description
Status	<p>The current status of the application.</p> <p>It can be:</p> <ul style="list-style-type: none"> • Submitted – This status will be displayed once the application has been submitted and is pending being processed by the bank. • In-Progress – This status will be displayed if the application is being processed by the bank. • Offer Generated – This status will be displayed for loan applications if an offer has been generated by the bank. • Offer Negotiation – This status will be displayed in case of loan applications, if the offer is being negotiated by the applicant. <hr/> <p>Note: Offer negotiation is not supported through the online banking channel.</p> <hr/> <ul style="list-style-type: none"> • Offer Accepted – This status will be displayed for loan applications, if the offer has been accepted by the applicant. • Completed – This status will be displayed if the application has been successfully processed to completion. • Account Rejected – This status will be displayed if the application has been rejected by the bank. • Customer Rejected – This status will be displayed if the application has been cancelled by you, as an applicant. • Converted to Loan – This status will be displayed only in case of pre-approval loans that have been converted into home loan application. <hr/> <p>Note: In the current release, conversion of a pre-approved home loan application to a home loan application is not supported through the online banking channel.</p> <hr/> <p>In case of bundled applications, no status will be displayed here.</p>
Application Reference Number	The application reference number as generated by the bank at the time of application submission.
Channel	<p>The channel through which the application was submitted.</p> <p>The values can be:</p> <ul style="list-style-type: none"> • OBDX • OFLO
Submitted On	The date on which the application was submitted.

Field Name	Description
Last Updated On	The date on which the application was last updated.
Status History	
This section displays the status history of submitted applications as a train stop.	
Stages in application	Each stage that the application has passed through starting with application submission will be displayed on the train stop along with the date on which the application entered that stage.
	Stages and current status maintained at the mid-office are fetched here.
Products in this bundle	
This section will be displayed only in case of bundled applications. Each card will contain the following information.	
Product Name	The name of the product that has been applied for as part of the bundled application.
Application Reference Number	The application reference number as generated by the bank, for the individual product application, at the time of application submission.
Current Status	The current status of the application. Please refer the statuses defined for single account applications.
Status History	
This section displays the status history of all the applications within submitted bundled application. Each product application that is within the bundled application will have its own status history. The status history of all product applications will be available under tabs.	
Stages in each application	Each stage that the application has passed through starting with application submission will be displayed on the train stop along with the date on which the application entered that stage.
	Stages and status information is fetched from the mid-office application.
Offer Generated	
This section is applicable only for loan products and will be displayed when an offer has been generated for the product application.	
Offer Details	All the details of the generated offer will be displayed such as the approved loan amount, interest rate, instalment amount as well as the offer expiry date.

Field Name	Description
Offer Link	The offer link will be available, on clicking on which a PDF document will be opened containing extensive details of the offer.
Offer Acceptance or Rejection	This gets enabled in case of Loan Applications (also applicable to bundled applications that comprise of loan products).
Communications	<p>This section will be displayed only if there is atleast one communication created by the bank.</p> <p>Each communication can have multiple communications, which will include those communications initiated by the bank and those sent in response by the applicant. The following are the details that form part of a communication.</p> <p>If a communication is open, i.e. if a response is pending from the customer, then the Action Required status will be displayed alongside the Communications section header.</p>
Count of Communications	Displays the count of communication created by the bank. This count is displayed alongside the Communications section header.
	The following information is displayed per communication record.
Date	The date and time on which the communication was initiated by the bank.
Subject	The subject of the communication, which will be displayed as a link. On clicking on the link, the user will be displayed the details of the communication on a modal window.
Status	<p>The current status of the communication.</p> <p>The values can be:</p> <ul style="list-style-type: none"> • Pending • Closed
View More	<p>This link will be provided at the bottom of the Communications section if there are communications in addition to the four communication records displayed by default.</p> <p>On clicking on the link, additional communications (upto a maximum of 10 records in total) will be displayed.</p> <p><u>Note: The link will automatically change to View Less when the additional communication records are listed.</u></p>

Application Overview

Field Name	Description
Documents card	<p>Click on this card to view all the documents uploaded by you. The number of documents that have been uploaded will be displayed upfront on the card.</p> <p>Displays the status of the offer i.e. whether it was accepted or rejected should also be displayed alongside.</p>
Application Form card	Click on this card to view and download the application form.

4. In case of **Loan** Applications or **bundled** applications that comprise of loan products:
 - a. Click **Accept** to accept the offer generated by bank. The success message of offer acceptance is displayed.
OR
Click **Reject** to reject the offer. The **Reject** popup window appears. State the reason to reject the offer from the given options, and click **Confirm**. The success message of offer rejection is displayed.
 5. In case the bank has initiated any communications against the applicant, click on the expand option to expand and view the communication. All the communication created by bank will be displayed as records comprising of the date and time at which the communication was sent, the subject and status (i.e. pending or closed).
 - a. Click on the **Subject** link to view the details of the communication on a modal window. The details of the specific communication will be displayed as a modal window.
 6. Click on the **Documents** card under the **Application Overview** section. The **Uploaded** Documents overlay window appears containing links of all the documents uploaded by you.
OR
 7. Click on the **Application Form** card under the **Application Overview** section. The page containing details of the application form will appear.
OR
Click **Back** to navigate back to the previous screen.
OR
- Under the kebab menu –
- Click the **Cancel Application** option to withdraw the application. Refer the **Cancel Application section** for more details.

Note: This option will not be present for applications that have been processed completely.

Communication Details

The screenshot displays the futura bank Application Tracker interface. A modal window titled "data missing" is open, showing the following details:

Reference ID	Initiated On	Closed On
SAVREG0000540	30 Mar 2018 12:00 AM	30 Mar 2018 12:00 AM

The modal also shows a list of communication messages:

- IP: data missing. (30 Mar 2018 12:00 AM)
- KS: corrected data. (You replied on 30 Mar 2018 12:00 AM)
- IP: correct now. (30 Mar 2018 12:00 AM)

The background interface shows the application status "Application Entry In Progress" (31 Dec 2017) and a "Communications (8)" section with a table of communication records:

Date	Subject	Status
30 Mar 2018 12:00 AM	Please provide a proper Residential document verifi	Pending
30 Mar 2018 12:00 AM	Documents are not proper.	Pending
30 Mar 2018 12:00 AM	Adhar Requested	Closed
30 Mar 2018 12:00 AM	Pan card is not proper	Closed
30 Mar 2018 12:00 AM	documents are not proper	Closed
30 Mar 2018 12:00 AM	no docu	Closed
30 Mar 2018 12:00 AM	dsfds	Closed
30 Mar 2018 12:00 AM	data missing	Closed

The interface also includes sections for "Application Overview" with links for "Documents (5)" and "Application Form".

Field Description

Field Name

Description

The following information will be displayed as part of each communication, which will appear as a modal window when the user clicks on the **Subject** link of a specific communication.

Subject

The subject of the communication will be displayed as the header of the modal window.


Reference ID

The reference ID of the communication, as generated by the bank.

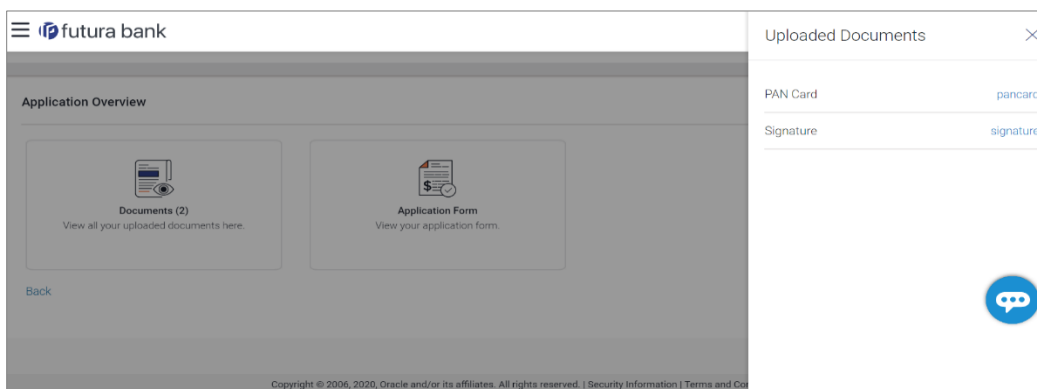
Field Name	Description
Product Name	The name of the product for which the clarification has been raised. This will be displayed only in the case of bundled applications so as to enable the applicant to identify which product within the application bundle, the clarification has been raised for.
Initiated On	The date and time on which the communication was initiated by the bank.
Closed On	The date and time on which the clarification was closed. This field is displayed in case of Closed communications.
Communication Message	Displays the list of all the messages, be it from the bank or the applicant along with the date and time on which the communication was initiated and/or attachment that was sent.
Response	This field is displayed in case of Pending communications only. The applicant can enter a response to the bank's communication as desired.
Attachment	Browse and select the reference document file to be sent along with message, if required. <hr/> <p>Note: Allows PDF, JPG and JPEG formats in sizes upto 1MB per file and up to 10GB in total.</p> <hr/>

- a. Type a response and attach a reference document or image by clicking on the option to attach and click **Send** to send the attachment as a response to the bank's communication. This facility is available only in the case of **Pending** communications.

OR


Click  to close the modal window.

Uploaded Documents



Field Description

Field Name	Description
Document Category	Displays the document category to which the uploaded document is mapped.
Document Name	Displays the name of the uploaded document. A link will be provided one each document name.

- b. Click on a document name link to view and download the document.
OR
Click the  icon to close the overlay layer.

Application Form

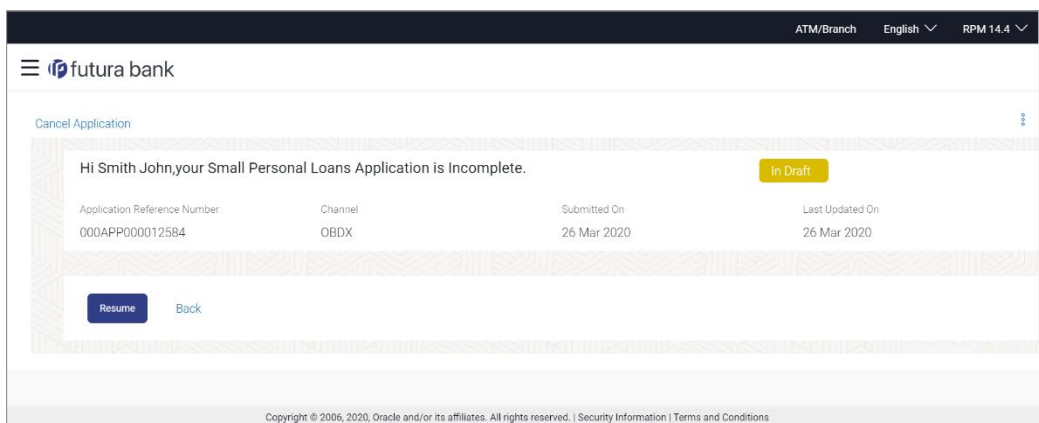
The details as entered in the application form will be displayed on this page. You can download these details as a PDF document by clicking on the provided link.

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3.3.2 Application Tracker Summary – Saved Applications

If you click on a card under **Your Saved Applications** section, the system will display the details of the application on the application summary page. You can click on **Resume** to retrieve the application so as to complete and submit it.

Application Tracker Summary



Field Description

Field Name	Description
Applicant Name & Product Name	A greeting message containing your name, if entered in the application form, along with the name of the product for which you have initiated the application will be displayed.
Status	The current status of the application. All applications under this category will fall under the following status: <ul style="list-style-type: none"> In Draft
Application Reference Number	The application reference number as generated by the bank at the time it was saved.
Channel	The channel through which the application was initiated. It can be: <ul style="list-style-type: none"> OBDX OFLO
Last Updated On	The date on which the application was updated.

Click **Resume** to retrieve and complete the application.

OR

Click **Back** to navigate back to the previous screen.

OR

Under the kebab menu –

- Click the **Cancel Application** option to withdraw the application. Refer the **Cancel Application** section for more details.

3.4 Cancel an Application

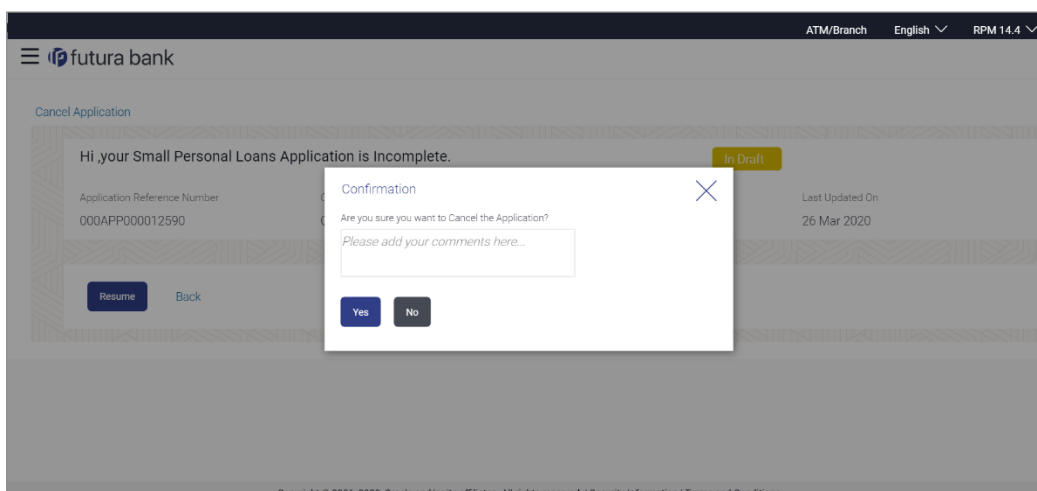
The option to cancel an application is provided on the Application Tracker Summary page, under the kebab menu. Once you select this option, a modal window will appear on which you can provide the reason for cancellation and can confirm cancellation of the application.

In case of bundled applications, if you select the option to cancel the application, all the product applications will be cancelled. There is no option to cancel individual product applications in this release.

To cancel the application:

1. Navigate to **Application Tracker** listing screen.
2. Click on the card of the application that you wish to cancel. The application summary page appears.
3. Click on the kebab menu and select the **Cancel Application** option to cancel the application. The **Confirmation** modal window appears.

Cancel Application



Field Description

Field Name	Description
Are you sure you want to Cancel the Application?	Define the reason for which you are canceling the application. This is an optional step.

- In the **Are you sure you want to Cancel the Application?** field, enter the reason for which you are cancelling the application.
- Click **Yes** to cancel the application.
OR
Click **No** to return to the application summary screen.

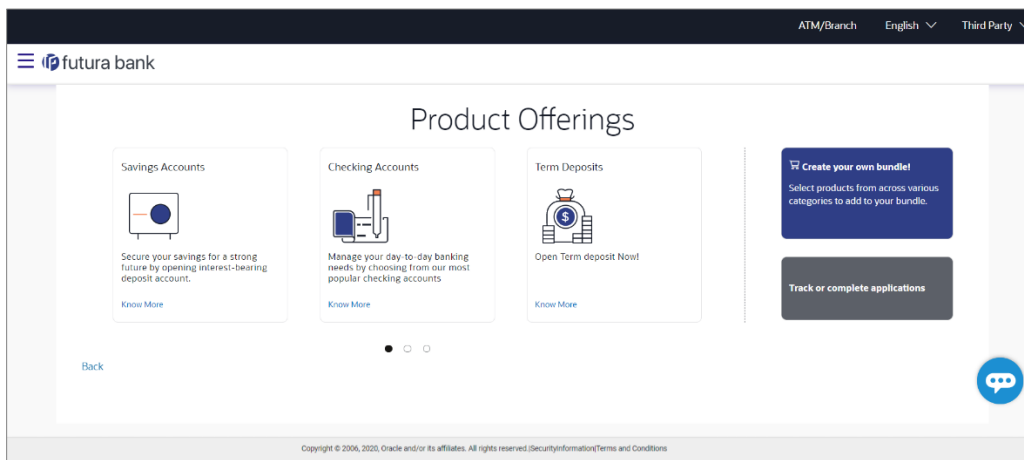
3.5 Product Showcase

You will be navigated to this page if you have clicked the **Start a new application** button on the Application Tracker Listing page. From this page you can apply for a new product by selecting the product category you are interest in followed by the product from the product listing page.

To arrive at the Product Showcase:

1. Click **Start a new application** on the **Application Tracker Listing Page**. The Product Showcase page appears.

Product Showcase



2. Click **Back** to navigate back to the **Application Tracker Listing page**.

FAQ

- 1. In case my application is saved as a draft, can I request a bank executive to complete this application on my behalf?**

Only you can resume and complete a draft application.

- 2. For how long I can access and resume my applications that are saved as drafts?**

This is based on the Bank's purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.

- 3. Can I view the offer provided by the bank against my application?**

As of now, this option is not available on the digital platform.

- 4. Can I cancel one of the product applications that has been submitted as part of a bundled application?**

No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so.

- 5. Can I negotiate with the Bank, if I am not happy with the offer provided by the Bank?**

No, offer negotiation is not allowed from the digital platform.

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