Design Document

# Functional Requirements

* As a prospective home loan customer, I want to navigate to a dedicated Home Loan application page on XYZ Bank's website so that I can easily find and access the application process.
* As a prospective home loan customer, I want to provide my personal and financial details through an online application form so that I can initiate the home loan application process.
* As a bank administrator, I want to receive and review home loan applications submitted through the website so that I can efficiently process and verify customer applications.
* As a prospective home loan customer, I want to upload required documents (e.g., income proof, ID proof) to support my home loan application so that I can ensure all necessary documentation is submitted.
* As a prospective home loan customer, I want to track the status of my home loan application in real-time so that I can stay informed about the progress and any additional requirements.
* As a bank administrator, I want to send automated notifications to customers regarding the status updates of their home loan applications so that customers are kept informed throughout the process.

# Technical Requirements

* The system will consist of the following components: Frontend (Client-side), Backend (Server-side), Database, and API Gateway.
* The Frontend will be built using ReactJS, and the Backend will be built using Node.js and Express.js.
* The Database will be a relational database management system such as MySQL.
* The API Gateway will be used to manage API requests and responses.

# Assumptions

* The payment gateway is already integrated with the system.
* The bank's administrators have access to all necessary systems for processing home loan applications.

# Open Questions / Risks

* Are there any specific regulations or compliance requirements for home loan applications that need to be considered?
* How will the system handle document uploads and storage securely?