

FIELD VERIFICATION

Product Type	PERSONAL LOAN
Customer Name	MIRKO DALLE NOGARE
Company Name	MERTEC MIDDLE EAST LLC
Visit Date	02-06-2015
Application received date	31-05-2015
Application Id	1106035
Visited Time	10:10 AM

Office Verification			
Office Number	72274554	Mobile No	553539208
Fax Number	07-2274553	PoBox No	35412
Emirates	RAS AL KHAIMAH	Nearest Landmark	Golden Fork roundabout
Office Address	MERTEC GROUP, POLICE STATION, WORK STREET, RAS AL KHAIMAH , TIRTHANKAR BISWAS , HR OFFICER		
Office Location Type	Building		

Appearance	
Signboard Available at Office Door	Yes
Type of Signboard Door	Proper
Name on Society board	NA
Security Guard for the building	No
Reception Desk	Yes
Business activity seen	High
Trade License of the company displayed on the premises	No
Setup Of Office	Good
Assets Seen	AC, PC, TABLES, CHAIRS, TELEPHONE, PRINTERS, CABINETS, FILES

Company Information	
Nature of Business	Contracting Services
Number of Employees seen at the time of visit	10
Number of Employees as per contacted person	270
Company in Existence since	2004
Salary Range	Min - Not disclosed and Max - Not disclosed
Mode of Salary(for all employees):	
Name of Authorised Signatory	Mr Thirthankar Biswas
Business T/O	Not Disclosed
Company Clients	Not Disclosed
Company Banking With :	ENBD
If Sister Concern Company / Group Co. Ownership details :	Mertec International operating from same premises
External Audit done, if Yes Auditor are :	Not disclosed
Annual Revenue and Annual Profite :	Not disclosed

Applicant Information	
Applicants Designation - Head - Mechanicals	Date Of Joining - 2012
Gross Salary(If Employee) :	-
Accommodation Provided - -	Profit % (if owner/partner) - NA
Applicant Reports to Name - Mr Andreas	Designation - Director
Whether the applicant is related to the OWNER or	No

AUTHORIZED SIGNATORY :	
IF Yes Relation	

Field Visit Review			
Details Verified With	Mr Thirthankar Biswas	Designation :	HR Officer
Original Seen:			
Documents collected :			
Neighbour's / Security check :	Neighbour grocery staff confirmed subject company operates from same premises and opens daily		
FE's Comments :	<p>Visited the company as per the location provided by bank near to Golden Fork roundabout, Khuzam Road, Ras Al Khaimah. Location of company was traced using Google Maps.</p> <p>Details verified with Mr. Thirthankar, HR Officer in company. Applicant was not available at time of visit.</p> <p>Subject company is a Part of Mertec Group. Group has 2 companies in UAE. One is subject company and other company is Mertec International, which is operating from same premises. As informed staff strength of 270 employees are working in both the companies. No further details of other companies of group provided.</p> <p>Company is into Contracting services. No further company details disclosed and website is referred www.mertec.ch. Financial and cliental details of company not disclosed as they were confidential.</p> <p>Company is operating in a building of 2 floors. Good set up and good business activity. More than 10 cabins sighted in premises. Snaps were not allowed.</p> <p>As per Fe the case is Positive but the case is referred to bank as not much details of company disclosed for an individual's facility.</p>		
Does applicant have facilities with other banks? If yes then please mention :	-		
FE NAME :			
FE Decision :	Refer to Bank		

Feild Executive Location

Images and Applicant Signature



Hari

CPV Manager

Name: Hari Shankar

Contact: +971551414023

CPV Agent

Name:

