**Configuration of SIB Rules**

**DOCUMENT VERSION – 0.01**

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Contents

[ Top-Up Eligibility 2](#_Toc111018998)

[ Credit Card Eligibility 3](#_Toc111018999)

[ Vehicle Marhaba – Salaried Employees 5](#_Toc111019000)

[ Vehicle Marhaba – Self Employed 9](#_Toc111019001)

# Top-Up Eligibility

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Parameter name | Data Type | Category | Channel | List values |
| Age | Integer | Personal | ALL |  |
| Salary | Integer | Relationship | ALL |  |
| IsSTL | Boolean | Relationship | ALL |  |
| Employer | Varchar | Relationship | ALL |  |
| Profession | List | Relationship | ALL | ***Diplomats***  ***Salesman insurance company Salesman financial broker Security Guards***  ***Labours***  ***Messenger***  ***Plumbers***  ***Gardener***  ***Driver***  ***Consultants on limited contracts SIB Lawyers***  ***SIB Auditors***  ***Lawyers***  Doctor  Professor  Teacher  Others  -Highlighted are restricted professions |
| IsVIP | Boolean | Relationship | ALL |  |
| Nationality | List | Demographic | ALL |  |

**Conditions**

1. Age *LESSER THAN* 60

*AND*

1. Salary *GREATER THAN* 5000

*AND*

1. IsSTL *EQUALS* true

*AND*

1. Employer IN (Company1,Company2)

*AND*

1. Profession *NOT IN* (Diplomats,Salesman insurance company Salesman financial broker Security Guards,Labour,Messenger,Plumber,Gardner,Driver,Consultants on limited contracts SIB Lawyers,SIB Auditors,Lawyers)

*AND*

1. IsVIP *EQUALS* true

*AND*

1. Nationality *NOT IN* (SAU, YEM)

**Action Values**

**Success** - Eligible

**Failure** - Not Eligible

# 

# Credit Card Eligibility

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Parameter name | Data Type | Category | Channel | List values |
| Age | Integer | Personal | ALL |  |
| Salary | Integer | Relationship | ALL |  |
| IsSTL | Boolean | Relationship | ALL |  |
| Employer | Varchar | Relationship | ALL |  |
| Profession | List | Relationship | ALL | ***Diplomats***  ***Salesman insurance company Salesman financial broker Security Guards***  ***Labours***  ***Messenger***  ***Plumbers***  ***Gardener***  ***Driver***  ***Consultants on limited contracts SIB Lawyers***  ***SIB Auditors***  ***Lawyers***  Doctor  Professor  Teacher  Others  -Highlighted are restricted professions |
| IsVIP | Boolean | Relationship | ALL |  |
| Nationality | List | Demographic | ALL |  |

**Conditions**

1. Age *GREATER THAN* 60

*AND*

1. Salary *GREATER THAN* *EQUAL* 15000

*AND*

1. IsSTL *EQUALS* true

*AND*

1. Employer IN (SIB)

*AND*

1. Profession *NOT IN* (Diplomats,Salesman insurance company Salesman financial broker Security Guards,Labour,Messenger,Plumber,Gardner,Driver,Consultants on limited contracts SIB Lawyers,SIB Auditors,Lawyers,)

*AND*

1. IsVIP *EQUALS* true

*AND*

1. Nationality *NOT IN* (SAU, YEM)

**Action Values**

**Success** - Eligible

**Failure** - Not Eligible

# Vehicle Marhaba – Salaried Employees

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Parameter name | Data Type | Category | Channel | Values |
| Eligible Amount | Integer | Personal | ALL | Calculated as mentioned below |
| Salary | Integer | Relationship | ALL |  |
| IsSTL | Boolean | Relationship | ALL |  |
| Employment Type | List | Relationship | ALL | Private  Semi-Government  Government  Fortune 500  SEMI GOVERNMENT  GOVRNMENT  NON-TML |
| Profession | List | Relationship | ALL | ***Diplomats***  ***Salesman insurance company Salesman financial broker Security Guards***  ***Labours***  ***Messenger***  ***Plumbers***  ***Gardener***  ***Driver***  ***Consultants on limited contracts SIB Lawyers***  ***SIB Auditors***  ***Lawyers***  Doctor  Professor  Teacher  Others  -Highlighted are restricted professions |
| Nationality | List | Demographic | ALL |  |

**Conditions**

Calculation of Eligible Finance Amount:

***Eligible Amount = MaxEligibleAmount – AvailedFinanceAmount***

Where

* MaxEligibleAmount - obtained by executing the utility ***Finance Eligible Amount - STL*** or ***Finance Eligible Amount – Non STL*** for STL or non-STL customers accordingly. Supply value of Employment Type, Salary and obtain the resulting MaxEligibleAmount
  + Example: Row Value = Gov, Column Value = 8500 -> output is MaxEligibleAmount = 200000, subtract availed finance amount if any to get the Eligible Amount

***Note:*** For UAE Nationality, please provide the Salary input as 0 in the utility execution as the salary is to be ignored here.

* + ***Example:*** Row Value = Gov, Column Value = 0 -> output is MaxEligibleAmount = 750000, subtract availed finance amount if any to get the Eligible Amount
* Subtract AvailedFinanceAmount if any and set the resulting value in the rule against the condition for Eligible Amount.

***GROUP 1***

1. Eligible Amount *BETWEEN* 20000,< MaxEligibleAmount value from utility>

AND

1. Profession *NOT IN (*Diplomats, Salesman insurance company, Salesman financial broker, Security Guards, Labours, Messenger, Plumbers, Gardener, Driver, Consultants on limited contracts, SIB Lawyers, SIB Auditors, Lawyers*)*

*AND* ***GROUP 2***

1. Nationality IN (ARE)

*AND*

1. EmploymentType IN (Private,Semi-Government,Government,Fortune 500,SEMI GOVERNMENT,GOVRNMENT, NON-TML)

*AND*

1. Salary *GREATER THAN* *EQUAL* 5000

*OR* ***GROUP 3***

1. Nationality NOT IN (SAU,ARE, OMN,YEM)

*AND*

1. EmploymentType IN (Private,Semi-Government,Government,Fortune 500,SEMI GOVERNMENT,GOVRNMENT)

*AND*

1. Salary *GREATER THAN* *EQUAL* 6000

*OR* ***GROUP 4***

1. Nationality NOT IN (SAU,ARE, OMN,YEM)

*AND*

1. EmploymentType IN (NON-TML)

*AND*

1. IsSTL *EQUALS* true

*AND*

1. Salary *GREATER THAN* *EQUAL* 8000

*OR* ***GROUP 5***

1. Nationality NOT IN (SAU,ARE, OMN,YEM)

*AND*

1. EmploymentType IN (NON-TML)

*AND*

1. IsSTL *EQUALS* false

AND

1. Salary *GREATER THAN* *EQUAL* 12000

*OR* ***GROUP 6***

1. Nationality IN (OMN)

*AND*

1. EmploymentType IN (Private,Semi-Government,Government,Fortune 500,SEMI GOVERNMENT,GOVRNMENT)

*AND*

1. IsSTL *EQUALS* true

AND

1. Salary *GREATER THAN* *EQUAL* 6000

*OR* ***GROUP 7***

1. Nationality IN (OMN)

*AND*

1. EmploymentType IN (NON-TML)

*AND*

1. IsSTL *EQUALS* true

AND

1. Salary *GREATER THAN* *EQUAL* 8000

*OR* ***GROUP 8***

1. Nationality NOT IN (ARE, SAU,KWT,QAT,BHR, OMN,YEM)

*AND*

1. Salary *GREATER THAN* *EQUAL* 10000

*OR* ***GROUP 9***

1. Nationality IN (SAU ,YEM)

*AND*

1. IsSTL *EQUALS* true

*AND*

1. EmploymentType IN (Private,Semi-Government,Government,Fortune 500,SEMI GOVERNMENT,GOVRNMENT)

*AND*

1. Salary *GREATER THAN* *EQUAL* 6000

*OR* ***GROUP 10***

1. Nationality IN (SAU ,YEM)

*AND*

1. IsSTL *EQUALS* true

*AND*

1. EmploymentType IN (NON-TML)

*AND*

1. Salary *GREATER THAN* *EQUAL* 8000

**Action Values**

**Success** - Eligible

**Failure** - Not Eligible

# Vehicle Marhaba – Self Employed

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Parameter name | Data Type | Category | Channel | Values |
| Eligible Amount | Integer | Personal | ALL | Calculated as mentioned below |
| Income | Integer | Relationship | ALL |  |
| Banking With SIB | Boolean | Relationship | ALL |  |
| SIB Relationship in Months | Integer | Relationship | ALL |  |
| AI Etihad Credit Bureau | Boolean | Relationship | ALL |  |
| Employer Industry | List | Relationship | ALL | Personal Others  Lawyers  Brokers  Construction companies  Consultants  SIB Auditors  SIB Lawyers |
| Nationality | List | Demographic | ALL |  |

**Conditions**

Calculation of Eligible Finance Amount:

***Eligible Amount = MaxEligibleAmount – AvailedFinanceAmount***

Where

* MaxEligibleAmount - obtained by executing the utility ***Finance Eligible Amount - STL*** or ***Finance Eligible Amount – Non STL*** for STL or non-STL customers accordingly. Supply value of Employment Type, Salary and obtain the resulting MaxEligibleAmount
  + Example: Row Value = Gov, Column Value = 8500 -> output is MaxEligibleAmount = 200000, subtract availed finance amount if any to get the Eligible Amount

***Note:*** For UAE Nationality, please provide the Salary input as 0 in the utility execution as the salary is to be ignored here.

* + ***Example:*** Row Value = Gov, Column Value = 0 -> output is MaxEligibleAmount = 750000, subtract availed finance amount if any to get the Eligible Amount
* Subtract AvailedFinanceAmount if any and set the resulting value in the rule against the condition for Eligible Amount.

***GROUP 1***

1. Eligible Amount *BETWEEN* 20000,< MaxEligibleAmount value from utility>

*AND*

1. Employer Industry *NOT IN (*Lawyers,Brokers,Construction companies,Consultants,SIB Auditors ,SIB Lawyers*)*

*AND*

1. AI Etihad Credit Bureau EQUALS true

*AND* ***GROUP 2***

1. Nationality IN (ARE)

*AND*

1. SIB Relationship in Months *GREATER THAN* *EQUAL 3*

*AND*

1. Income *GREATER THAN* *EQUAL* 15000

*AND* ***GROUP 3***

1. Nationality NOT IN (ARE)

*AND*

1. Banking With SIB EQUALS true

*AND*

1. SIB Relationship in Months *GREATER THAN* *EQUAL 12*

*AND*

1. Income *GREATER THAN* *EQUAL* 15000

**Action Values**

**Success** - Eligible

**Failure** - Not Eligible

**Rule Utilities for MaxEligibleAmount :** Below are rule Utilities to get MaxEligibleAmount of Salaried Employees STL and Non STL. As mentioned already, for UAE nationality, supply the column value as 0 for the entire employee segment as the salary is ignored.

The below table is to be configured in a sheet named “Util” in an excel and the same to be used for the rule utility creation.

* **Finance Eligible Amount – STL**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Employee segment/Salary Range | 0-0 | 1-6999 | 7000-9999 | 10000-14999 | 15000-29999 | 30000-500000 |
| Gov | 750000 | 150000 | 200000 | 350000 | 500000 | 750000 |
| C category | 500000 | 100000 | 150000 | 200000 | 400000 | 500000 |
| Non-TML | 300000 | 80000 | 125000 | 150000 | 200000 | 250000 |

* **Finance Eligible Amount – Non STL**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Employee segment/Salary Range | 0-0 | 1-6999 | 7000-9999 | 10000-14999 | 15000-29999 | 30000-500000 |
| Gov | 500000 | 150000 | 200000 | 350000 | 400000 | 500000 |
| C category | 300000 | 100000 | 150000 | 200000 | 250000 | 300000 |
| Non-TML | 200000 | NA | 125000 | 150000 | 175000 | 200000 |