Immutable loan application system (ILOS) Database

(CASHPLUS)

***(Already existing table in CBS)***

CREATE TABLE cif\_customers (

customer\_id VARCHAR(50) PRIMARY KEY,

cnic VARCHAR(15) UNIQUE,

first\_name VARCHAR(100),

last\_name VARCHAR(100)

-- Add other relevant customer fields here

);

***(Main Cashplus Application Table)***

CREATE TABLE cashplus\_applications (

id SERIAL PRIMARY KEY,

customer\_id VARCHAR(50) NOT NULL REFERENCES cif\_customers(customer\_id),

-- Loan Preference Details

loan\_type VARCHAR(20),

amount\_requested NUMERIC,

min\_amount\_acceptable NUMERIC,

max\_affordable\_installment NUMERIC,

tenure SMALLINT,

-- Application Type

is\_ubl\_existing\_customer BOOLEAN,

branch VARCHAR(100),

account VARCHAR(50),

purpose\_of\_loan VARCHAR(30),

purpose\_of\_loan\_other VARCHAR(100),

-- Personal Information

title VARCHAR(10),

first\_name VARCHAR(100),

middle\_name VARCHAR(100),

last\_name VARCHAR(100),

cnic VARCHAR(15),

ntn VARCHAR(30),

date\_of\_birth DATE,

gender VARCHAR(10),

marital\_status VARCHAR(15),

dependants SMALLINT,

education\_qualification VARCHAR(50),

education\_qualification\_other VARCHAR(100),

father\_or\_husband\_name VARCHAR(100),

mother\_maiden\_name VARCHAR(100),

employment\_status VARCHAR(30),

address TEXT,

nearest\_landmark VARCHAR(100),

city VARCHAR(50),

postal\_code VARCHAR(10),

residing\_since VARCHAR(50),

accommodation\_type VARCHAR(50),

accommodation\_type\_other VARCHAR(100),

monthly\_rent NUMERIC,

preferred\_mailing\_address VARCHAR(30),

-- Permanent Address

permanent\_house\_no VARCHAR(50),

permanent\_street VARCHAR(100),

permanent\_city VARCHAR(50),

permanent\_postal\_code VARCHAR(10),

-- Residence Contact Details

tel\_current VARCHAR(20),

tel\_permanent VARCHAR(20),

mobile VARCHAR(20),

mobile\_type VARCHAR(10),

other\_contact VARCHAR(50),

fax VARCHAR(50),

-- Employment / Occupational Details

company\_name VARCHAR(100),

company\_type VARCHAR(30),

company\_type\_other VARCHAR(100),

department VARCHAR(50),

designation VARCHAR(50),

grade\_level VARCHAR(20),

exp\_current\_years SMALLINT,

prev\_employer\_name VARCHAR(100),

exp\_prev\_years SMALLINT,

-- Office Address

office\_house\_no VARCHAR(50),

office\_street VARCHAR(100),

office\_area VARCHAR(100),

office\_landmark VARCHAR(100),

office\_city VARCHAR(50),

office\_postal\_code VARCHAR(10),

office\_fax VARCHAR(20),

office\_tel1 VARCHAR(20),

office\_tel2 VARCHAR(20),

office\_ext VARCHAR(10),

-- Income Details

gross\_monthly\_salary NUMERIC,

other\_monthly\_income NUMERIC,

net\_monthly\_income NUMERIC,

other\_income\_sources VARCHAR(255),

-- Banking Details

is\_ubl\_customer BOOLEAN,

ubl\_account\_number VARCHAR(30),

-- Applicant’s Declaration & Signature

applicant\_signature BYTEA,

applicant\_signature\_date DATE,

-- For Bank's Use Only

application\_source VARCHAR(30),

channel\_code VARCHAR(20),

so\_employee\_no VARCHAR(20),

program\_code VARCHAR(20),

pb\_bm\_employee\_no VARCHAR(20),

branch\_code VARCHAR(20),

sm\_employee\_no VARCHAR(20),

bm\_signature\_stamp BYTEA,

created\_at TIMESTAMP DEFAULT CURRENT\_TIMESTAMP

);

(child tables)

CREATE TABLE cashplus\_credit\_cards\_clean (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES cashplus\_applications(id),

bank\_name VARCHAR(100),

approved\_limit NUMERIC

);

CREATE TABLE cashplus\_credit\_cards\_secured (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES cashplus\_applications(id),

bank\_name VARCHAR(100),

approved\_limit NUMERIC

);

CREATE TABLE cashplus\_personal\_loans\_existing (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES cashplus\_applications(id),

bank\_name VARCHAR(100),

approved\_limit NUMERIC,

outstanding\_amount NUMERIC,

as\_of DATE

);

CREATE TABLE cashplus\_other\_facilities (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES cashplus\_applications(id),

bank\_name VARCHAR(100),

approved\_limit NUMERIC,

nature VARCHAR(50),

current\_outstanding NUMERIC

);

CREATE TABLE cashplus\_personal\_loans\_under\_process (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES cashplus\_applications(id),

bank\_name VARCHAR(100),

facility\_under\_process VARCHAR(100),

nature\_of\_facility VARCHAR(50)

);

CREATE TABLE cashplus\_references (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES cashplus\_applications(id),

reference\_no SMALLINT, -- 1 or 2

name VARCHAR(100),

cnic VARCHAR(15),

relationship VARCHAR(50),

house\_no VARCHAR(50),

street VARCHAR(100),

area VARCHAR(100),

city VARCHAR(50),

postal\_code VARCHAR(10),

tel\_residence VARCHAR(20),

tel\_office VARCHAR(20),

mobile VARCHAR(20),

fax VARCHAR(20),

email VARCHAR(100)

);

Auto loan:

***(Autoloan main table)***

CREATE TABLE autoloan\_applications (

id SERIAL PRIMARY KEY,

customer\_id VARCHAR(50) NOT NULL REFERENCES cif\_customers(customer\_id),

-- PRODUCT PROGRAM

city VARCHAR(50),

auto\_application\_id VARCHAR(50),

product\_type VARCHAR(30), -- 'New Car', 'Used Car'

payment\_mode VARCHAR(30), -- 'PO Manufacturer', 'PO Dealer', 'PO Seller'

pricing\_plan VARCHAR(30), -- 'Fixed Rate', 'Floating KIBOR + Margin'

fixed\_rate NUMERIC,

kibor\_rate NUMERIC,

margin NUMERIC,

-- VEHICLE DETAILS

vehicle\_manufacturer VARCHAR(100),

vehicle\_model VARCHAR(100),

year\_of\_manufacture SMALLINT,

vehicle\_class\_engine\_size VARCHAR(50),

price\_value NUMERIC,

down\_payment\_percent NUMERIC,

down\_payment\_amount NUMERIC,

desired\_loan\_amount NUMERIC,

installment\_period SMALLINT,

-- Used Car Info

used\_seller\_name VARCHAR(100),

used\_seller\_cnic VARCHAR(20),

used\_house\_no VARCHAR(50),

used\_street VARCHAR(100),

used\_area VARCHAR(100),

used\_landmark VARCHAR(100),

used\_city VARCHAR(50),

used\_country VARCHAR(50),

used\_postal\_code VARCHAR(20),

used\_contact\_no VARCHAR(20),

used\_bank VARCHAR(100),

used\_branch VARCHAR(100),

used\_account\_no VARCHAR(50),

-- INSURANCE DETAILS

insurance\_company\_name VARCHAR(100),

insurance\_rate NUMERIC,

-- DEALER DETAILS

dealer\_name VARCHAR(100),

dealer\_stamp BYTEA,

-- PERSONAL DETAILS

gender VARCHAR(10),

title VARCHAR(10),

first\_name VARCHAR(100),

middle\_name VARCHAR(100),

last\_name VARCHAR(100),

applicant\_cnic VARCHAR(15),

ntn VARCHAR(30),

date\_of\_birth DATE,

passport\_no VARCHAR(30),

educational\_qualification VARCHAR(100),

mothers\_maiden\_name VARCHAR(100),

father\_or\_husband\_name VARCHAR(100),

marital\_status VARCHAR(20),

num\_children SMALLINT,

num\_other\_dependents SMALLINT,

dependents\_specify VARCHAR(100),

-- Next of Kin

next\_of\_kin VARCHAR(100),

next\_of\_kin\_relation VARCHAR(50),

next\_of\_kin\_cnic VARCHAR(20),

next\_of\_kin\_contact VARCHAR(20),

-- Current Residential Address

curr\_house\_no VARCHAR(50),

curr\_street VARCHAR(100),

curr\_area VARCHAR(100),

curr\_landmark VARCHAR(100),

curr\_city VARCHAR(50),

curr\_country VARCHAR(50),

curr\_postal\_code VARCHAR(20),

curr\_tel\_residence VARCHAR(20),

curr\_mobile VARCHAR(20),

curr\_email VARCHAR(100),

curr\_years\_address SMALLINT,

curr\_years\_city SMALLINT,

residential\_status VARCHAR(30),

monthly\_rent NUMERIC,

-- Permanent Address

perm\_house\_no VARCHAR(50),

perm\_street VARCHAR(100),

perm\_area VARCHAR(100),

perm\_city VARCHAR(50),

perm\_country VARCHAR(50),

perm\_postal\_code VARCHAR(20),

perm\_tel\_residence VARCHAR(20),

-- Co-Borrower Details

co\_borrower\_case BOOLEAN,

co\_borrower\_name VARCHAR(100),

co\_borrower\_relationship VARCHAR(50),

co\_borrower\_cnic VARCHAR(20),

-- Occupation

employment\_type VARCHAR(30),

company\_name VARCHAR(100),

business\_type VARCHAR(50),

business\_type\_other VARCHAR(100),

profession VARCHAR(100),

nature\_of\_business VARCHAR(100),

years\_in\_business SMALLINT,

shareholding\_percent NUMERIC,

employment\_status VARCHAR(20),

designation VARCHAR(50),

department VARCHAR(50),

grade\_level VARCHAR(20),

-- Business/Employer Address

business\_address VARCHAR(200),

business\_street VARCHAR(100),

business\_area VARCHAR(100),

business\_city VARCHAR(50),

business\_country VARCHAR(50),

business\_postal\_code VARCHAR(20),

business\_tel VARCHAR(20),

business\_landmark VARCHAR(100),

-- Previous Employment

prev\_employer\_name VARCHAR(100),

prev\_designation VARCHAR(50),

prev\_experience\_years SMALLINT,

prev\_employer\_tel VARCHAR(20),

-- Income Details

gross\_monthly\_salary NUMERIC,

other\_monthly\_income NUMERIC,

total\_gross\_monthly\_income NUMERIC,

net\_monthly\_income NUMERIC,

other\_income\_type VARCHAR(100),

other\_income\_specify VARCHAR(100),

spouse\_employed BOOLEAN,

spousal\_income NUMERIC,

spouse\_income\_source VARCHAR(100),

statement\_to\_be\_sent VARCHAR(30), -- home/office/mail

-- Repayment Account

repayment\_bank\_name VARCHAR(100),

repayment\_branch VARCHAR(100),

repayment\_account\_no VARCHAR(50),

repayment\_account\_type VARCHAR(30),

repayment\_currency\_type VARCHAR(30),

-- For Bank’s Use Only

application\_source VARCHAR(30),

channel\_code VARCHAR(10),

program\_code VARCHAR(20),

branch\_code VARCHAR(10),

so\_employee\_no VARCHAR(20),

so\_employee\_name VARCHAR(100),

pb\_bm\_employee\_no VARCHAR(20),

pb\_bm\_employee\_name VARCHAR(100),

sm\_employee\_no VARCHAR(20),

sm\_employee\_name VARCHAR(100),

dealership\_name VARCHAR(100),

branch\_name\_code VARCHAR(100),

branch\_sign\_stamp BYTEA,

-- Financing/Leasing Option

financing\_option VARCHAR(30), -- financing/leasing/leasing with RV

-- Signature Section

applicant\_signature BYTEA,

co\_borrower\_signature BYTEA,

applicant\_signature\_cnic BYTEA,

co\_borrower\_signature\_cnic BYTEA,

applicant\_signature\_date DATE,

co\_borrower\_signature\_date DATE,

created\_at TIMESTAMP DEFAULT CURRENT\_TIMESTAMP

);

***(child tables)***

CREATE TABLE autoloan\_bank\_accounts (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES autoloan\_applications(id),

bank\_name VARCHAR(100),

branch VARCHAR(100),

account\_no VARCHAR(50),

account\_type VARCHAR(30),

currency\_type VARCHAR(30)

);

CREATE TABLE autoloan\_credit\_cards\_clean (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES autoloan\_applications(id),

bank\_name VARCHAR(100),

approved\_limit NUMERIC

);

CREATE TABLE autoloan\_credit\_cards\_secured (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES autoloan\_applications(id),

bank\_name VARCHAR(100),

approved\_limit NUMERIC

);

CREATE TABLE autoloan\_personal\_loans\_clean (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES autoloan\_applications(id),

bank\_name VARCHAR(100),

approved\_limit NUMERIC,

outstanding\_amount NUMERIC

);

CREATE TABLE autoloan\_personal\_loans\_secured (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES autoloan\_applications(id),

bank\_name VARCHAR(100),

approved\_limit NUMERIC,

outstanding\_amount NUMERIC

);

CREATE TABLE autoloan\_other\_facilities (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES autoloan\_applications(id),

bank\_name VARCHAR(100),

approved\_limit NUMERIC,

nature VARCHAR(30), -- Clean/Secured

current\_outstanding NUMERIC

);

CREATE TABLE autoloan\_applied\_limits (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES autoloan\_applications(id),

bank\_name VARCHAR(100),

facility\_under\_process VARCHAR(100),

nature\_of\_facility VARCHAR(30)

);

CREATE TABLE autoloan\_references (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES autoloan\_applications(id),

reference\_no SMALLINT, -- 1 or 2

name VARCHAR(100),

cnic VARCHAR(20),

relationship VARCHAR(30),

relationship\_other VARCHAR(50),

house\_no VARCHAR(50),

street VARCHAR(100),

area VARCHAR(100),

city VARCHAR(50),

country VARCHAR(50),

postal\_code VARCHAR(20),

tel\_residence VARCHAR(20),

tel\_office VARCHAR(20),

mobile\_no VARCHAR(20),

email VARCHAR(100)

);

Ameen Drive

*(main ameen drive table)*

CREATE TABLE ameendrive\_applications (

id SERIAL PRIMARY KEY,

customer\_id VARCHAR(50) NOT NULL REFERENCES cif\_customers(customer\_id),

-- Product Program

city VARCHAR(50),

auto\_application\_id VARCHAR(50),

product\_type VARCHAR(30), -- New/Used Local/Used Imported

pricing\_plan VARCHAR(30), -- Floating Rate

payment\_mode VARCHAR(30), -- POA, POD, etc.

current\_rate\_kibor NUMERIC,

current\_rate\_spread NUMERIC,

co\_applicant\_case BOOLEAN,

co\_applicant\_name VARCHAR(100),

co\_applicant\_relationship VARCHAR(50),

-- Vehicle Details

vehicle\_manufacturer VARCHAR(100),

vehicle\_model VARCHAR(100),

year\_of\_manufacture SMALLINT,

vehicle\_class\_engine\_size VARCHAR(50),

price\_value NUMERIC,

-- Used Car Details

used\_seller\_name VARCHAR(100),

used\_seller\_cnic VARCHAR(20),

used\_house\_no VARCHAR(50),

used\_street VARCHAR(100),

used\_area VARCHAR(100),

used\_landmark VARCHAR(100),

used\_city VARCHAR(50),

used\_country VARCHAR(50),

used\_postal\_code VARCHAR(20),

used\_contact\_no VARCHAR(20),

used\_bank VARCHAR(100),

used\_branch VARCHAR(100),

used\_account\_no VARCHAR(50),

-- Takaful Details

takaful\_company\_name VARCHAR(100),

takaful\_rate NUMERIC,

tracker\_company\_arranged BOOLEAN,

-- Vehicle Facility Details

facility\_type VARCHAR(30), -- Diminishing Musharakah/Ijarah

musharakah\_share\_percent NUMERIC,

musharakah\_share\_amount NUMERIC,

auto\_financing\_percent NUMERIC,

auto\_financing\_amount NUMERIC,

monthly\_rental NUMERIC,

monthly\_rental\_in\_words VARCHAR(200),

loan\_period SMALLINT, -- in years

delivery\_option VARCHAR(20), -- Immediate/Booking

agreement\_understanding BOOLEAN,

-- Personal Details

applicant\_full\_name VARCHAR(100),

father\_husband\_name VARCHAR(100),

mother\_maiden\_name VARCHAR(100),

date\_of\_birth DATE,

gender VARCHAR(10),

marital\_status VARCHAR(15),

applicant\_cnic VARCHAR(15),

national\_tax\_no VARCHAR(30),

passport\_no VARCHAR(30),

dependents\_children SMALLINT,

other\_dependents SMALLINT,

educational\_qualification VARCHAR(50),

-- Current Residential Address

curr\_house\_no VARCHAR(50),

curr\_street VARCHAR(100),

curr\_area VARCHAR(100),

curr\_landmark VARCHAR(100),

curr\_city VARCHAR(50),

curr\_country VARCHAR(50),

curr\_postal\_code VARCHAR(20),

residence\_status VARCHAR(20),

curr\_monthly\_rent NUMERIC,

curr\_accommodation\_type VARCHAR(20),

curr\_residence\_no VARCHAR(20),

curr\_rented\_years SMALLINT,

curr\_mobile\_no VARCHAR(20),

curr\_fax\_no VARCHAR(20),

curr\_email VARCHAR(100),

-- Permanent Residential Address

perm\_house\_no VARCHAR(50),

perm\_street VARCHAR(100),

perm\_area VARCHAR(100),

perm\_landmark VARCHAR(100),

perm\_city VARCHAR(50),

perm\_country VARCHAR(50),

perm\_postal\_code VARCHAR(20),

existing\_car\_info VARCHAR(100),

perm\_car\_manufacturer VARCHAR(100),

perm\_car\_model VARCHAR(100),

perm\_car\_year SMALLINT,

perm\_car\_status VARCHAR(20),

-- Occupation

employment\_type VARCHAR(30),

company\_name VARCHAR(100),

business\_type VARCHAR(50),

business\_type\_other VARCHAR(100),

profession VARCHAR(100),

nature\_of\_bu

*(child tables)*  
  
**3. Related Child Tables**

**A. Bank Details (Multiple Accounts)**

CREATE TABLE ameendrive\_bank\_accounts (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES ameendrive\_applications(id),

bank\_name VARCHAR(100),

branch VARCHAR(100),

account\_no VARCHAR(50),

account\_type VARCHAR(30), -- Current/Saving/Certificate

currency\_type VARCHAR(20) -- Local/Foreign

);

**B. Additional Financing/Bank Facilities**

CREATE TABLE ameendrive\_bank\_facilities (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES ameendrive\_applications(id),

financing\_payable\_to VARCHAR(100),

purpose\_of\_financing VARCHAR(100),

date\_financing\_taken DATE,

outstanding\_balance NUMERIC,

monthly\_installment NUMERIC

);

**C. Reference Details**

CREATE TABLE ameendrive\_references (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES ameendrive\_applications(id),

reference\_no SMALLINT, -- 1 or 2

name VARCHAR(100),

cnic VARCHAR(20),

relationship VARCHAR(30),

relationship\_other VARCHAR(50),

address VARCHAR(200),

residence\_no VARCHAR(20),

mobile\_no VARCHAR(20),

email VARCHAR(100),

business\_address VARCHAR(200),

office\_telephone\_no VARCHAR(20)

);

(SME ASAAN)

*(main sme asaan )*

CREATE TABLE smeasaan\_applications (

id SERIAL PRIMARY KEY,

customer\_id VARCHAR(50) NOT NULL REFERENCES cif\_customers(customer\_id),

application\_no VARCHAR(50),

date\_of\_request DATE,

lcv BOOLEAN,

pmkj\_yes BOOLEAN,

-- Relationship Details

branch\_code VARCHAR(20),

city VARCHAR(50),

sales\_officer\_emp\_no VARCHAR(20),

sales\_manager\_emp\_no VARCHAR(20),

fr\_br\_emp\_no VARCHAR(20),

channel VARCHAR(50),

-- Applicant Personal Details

applicant\_name VARCHAR(100),

applicant\_cnic VARCHAR(20),

cnic\_issuance\_date DATE,

cnic\_expiry\_date DATE,

applicant\_dob DATE,

father\_husband\_name VARCHAR(100),

gender VARCHAR(10),

mother\_maiden\_name VARCHAR(100),

residence\_landline\_no VARCHAR(20),

marital\_status VARCHAR(20),

cell\_no VARCHAR(20),

residence\_tenure\_months INTEGER,

residence\_type VARCHAR(20),

num\_dependents INTEGER,

education\_level VARCHAR(50),

curr\_residence\_address TEXT,

perm\_residence\_address TEXT,

-- Applicant Business Details

company\_name VARCHAR(100),

company\_legal\_status VARCHAR(50),

group\_name VARCHAR(100),

experience\_years INTEGER,

business\_landline\_no VARCHAR(20),

business\_cell\_no VARCHAR(20),

sector\_se BOOLEAN,

sector\_me BOOLEAN,

sector\_manufacturing BOOLEAN,

sector\_traders\_distributors BOOLEAN,

sector\_wholesaler\_retailer BOOLEAN,

sector\_services BOOLEAN,

sector\_individuals BOOLEAN,

national\_tax\_no VARCHAR(30),

tax\_payer BOOLEAN,

email VARCHAR(100),

nearest\_landmark VARCHAR(100),

num\_employees INTEGER,

annual\_sales\_pkr NUMERIC,

business\_address TEXT,

political\_affiliation VARCHAR(100),

ubl\_bank\_account\_no VARCHAR(50),

ubl\_bank\_title VARCHAR(100),

fax\_no VARCHAR(20),

business\_est\_date DATE,

business\_premises VARCHAR(20),

registration\_no VARCHAR(50),

main\_business\_account\_bank VARCHAR(100),

main\_business\_account\_no VARCHAR(50),

main\_business\_account\_open\_date DATE,

-- Vehicle Details

vehicle\_manufacturer VARCHAR(50),

vehicle\_model VARCHAR(50),

vehicle\_year SMALLINT,

vehicle\_local\_assembled BOOLEAN,

vehicle\_imported BOOLEAN,

vehicle\_new BOOLEAN,

vehicle\_used BOOLEAN,

engine\_no VARCHAR(50),

engine\_size\_cc INTEGER,

chassis\_no VARCHAR(50),

purchase\_poa BOOLEAN,

purchase\_pod BOOLEAN,

vehicle\_price NUMERIC,

-- Seller & Dealer Details

seller\_name VARCHAR(100),

seller\_cnic VARCHAR(20),

seller\_address TEXT,

seller\_contact\_no VARCHAR(20),

dealer\_name VARCHAR(100),

dealer\_address TEXT,

dealer\_email VARCHAR(100),

dealer\_contact\_no VARCHAR(20),

-- Proposed Loan Detail

vehicle\_name VARCHAR(100),

desired\_loan\_amount NUMERIC,

tenure\_years SMALLINT,

pricing VARCHAR(50),

down\_payment\_percent NUMERIC,

down\_payment\_amount NUMERIC,

insurance\_company\_name VARCHAR(100),

tracker\_company\_name VARCHAR(100),

created\_at TIMESTAMP DEFAULT CURRENT\_TIMESTAMP

);

*(CHILD tables)*

**References (Multi-row Child Table)**

CREATE TABLE smeasaan\_references (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES smeasaan\_applications(id),

reference\_no SMALLINT, -- 1 or 2

name VARCHAR(100),

cnic VARCHAR(20),

relationship VARCHAR(50),

address TEXT,

contact\_no VARCHAR(20)

);

**4.Existing Business & Personal Loan Details (Multi-row Child Table)**

CREATE TABLE smeasaan\_existing\_loans (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES smeasaan\_applications(id),

facility\_type VARCHAR(50),

amount NUMERIC,

tenor INTEGER,

purpose VARCHAR(100),

security\_nature\_particular VARCHAR(100),

security\_value NUMERIC,

repayment\_frequency VARCHAR(30) -- e.g., Monthly/Quarterly

);

**5. Brief Description of Business (Small/Medium Enterprises)**

CREATE TABLE smeasaan\_business\_descriptions (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES smeasaan\_applications(id),

business\_type VARCHAR(20), -- 'Small' or 'Medium'

products\_services\_offered TEXT

);

**6. Market Information (Suppliers & Customers, Multi-row)**

CREATE TABLE smeasaan\_market\_info (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES smeasaan\_applications(id),

type VARCHAR(10), -- 'Supplier' or 'Customer'

name VARCHAR(100),

terms\_of\_trade VARCHAR(50),

cash\_percent NUMERIC,

credit\_percent NUMERIC,

tenor INTEGER,

relationship\_since\_years INTEGER

);

**7. Financial Indicators (Small Enterprise)**

CREATE TABLE smeasaan\_financial\_indicators (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES smeasaan\_applications(id),

assets NUMERIC,

liabilities NUMERIC,

borrowings NUMERIC,

revenue NUMERIC,

expenses NUMERIC

);

**8. Financial Indicators (Medium Enterprise)**

CREATE TABLE smeasaan\_financial\_indicators\_medium (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES smeasaan\_applications(id),

cash\_in\_hand NUMERIC,

cash\_at\_bank NUMERIC,

inventory\_value NUMERIC,

investments NUMERIC,

fixed\_investments NUMERIC,

current\_assets NUMERIC,

total\_assets NUMERIC,

current\_liabilities NUMERIC,

borrowings NUMERIC,

total\_liabilities NUMERIC,

total\_equity NUMERIC,

gross\_revenue NUMERIC,

total\_expenses NUMERIC,

profit\_after\_tax NUMERIC

);

( COMMERCIAL Vehicle finance )

***(commercial main table)***

CREATE TABLE commercial\_vehicle\_applications (

id SERIAL PRIMARY KEY,

customer\_id VARCHAR(50) NOT NULL REFERENCES cif\_customers(customer\_id),

application\_no VARCHAR(50),

date\_of\_request DATE,

-- Relationship Detail

branch\_code VARCHAR(20),

city VARCHAR(50),

sales\_officer\_emp\_no VARCHAR(20),

sales\_manager\_emp\_no VARCHAR(20),

pb\_bm\_employee\_no VARCHAR(20),

channel VARCHAR(50),

-- Applicant Personal Details

applicant\_name VARCHAR(100),

applicant\_cnic VARCHAR(20),

cnic\_issuance\_date DATE,

cnic\_expiry\_date DATE,

date\_of\_birth DATE,

father\_husband\_name VARCHAR(100),

mother\_maiden\_name VARCHAR(100),

gender VARCHAR(10),

marital\_status VARCHAR(20),

residence\_landline\_no VARCHAR(20),

cell\_no VARCHAR(20),

residence\_tenure\_months INTEGER,

residence\_type VARCHAR(20),

num\_dependents INTEGER,

education\_level VARCHAR(50),

current\_address TEXT,

permanent\_address TEXT,

-- Applicant Business Details

company\_name VARCHAR(100),

group\_name VARCHAR(100),

company\_legal\_status VARCHAR(30),

type\_of\_business VARCHAR(30),

experience\_years INTEGER,

nature\_of\_business TEXT,

business\_landline\_no VARCHAR(20),

business\_cell\_no VARCHAR(20),

-- More Business Details

national\_tax\_no VARCHAR(30),

tax\_payer BOOLEAN,

email VARCHAR(100),

nearest\_landmark VARCHAR(100),

num\_employees INTEGER,

annual\_sales\_pkr NUMERIC,

business\_address TEXT,

political\_affiliation VARCHAR(100),

ubl\_bank\_account\_no VARCHAR(50),

ubl\_bank\_title VARCHAR(100),

fax\_no VARCHAR(20),

company\_est\_date DATE,

business\_premises VARCHAR(20),

main\_business\_account\_bank VARCHAR(100),

main\_business\_account\_no VARCHAR(50),

main\_business\_account\_open\_date DATE,

registration\_no VARCHAR(50),

-- Vehicle Detail

vehicle\_manufacturer VARCHAR(50),

vehicle\_model VARCHAR(50),

vehicle\_year SMALLINT,

vehicle\_local\_assembled VARCHAR(20), -- e.g., 'Local', 'Imported'

vehicle\_new\_used VARCHAR(10), -- e.g., 'New', 'Used'

engine\_no VARCHAR(50),

engine\_size\_cc INTEGER,

chassis\_no VARCHAR(50),

purchase\_type VARCHAR(20), -- POA/POD

vehicle\_price NUMERIC,

-- Seller & Dealer Detail

seller\_name VARCHAR(100),

seller\_cnic VARCHAR(20),

seller\_address TEXT,

seller\_contact\_no VARCHAR(20),

dealer\_name VARCHAR(100),

dealer\_email VARCHAR(100),

dealer\_address TEXT,

dealer\_contact\_no VARCHAR(20),

-- Proposed Loan Detail

vehicle\_name VARCHAR(100),

desired\_loan\_amount NUMERIC,

tenure\_years SMALLINT,

pricing VARCHAR(50),

down\_payment\_percent NUMERIC,

down\_payment\_amount NUMERIC,

insurance\_company\_name VARCHAR(100),

tracker\_company\_name VARCHAR(100),

created\_at TIMESTAMP DEFAULT CURRENT\_TIMESTAMP

);

***(CHILD Tables)***

**. References (Multi-row Child Table)**

CREATE TABLE commercial\_vehicle\_references (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES commercial\_vehicle\_applications(id),

reference\_no SMALLINT, -- 1 or 2

name VARCHAR(100),

cnic VARCHAR(20),

relationship VARCHAR(50),

address TEXT,

contact\_no VARCHAR(20)

);

**4. Existing Business & Personal Loan Details (Multi-row Child Table)**

CREATE TABLE commercial\_vehicle\_existing\_loans (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES commercial\_vehicle\_applications(id),

facility\_type VARCHAR(50),

amount NUMERIC,

tenor INTEGER,

purpose VARCHAR(100),

security\_collateral\_nature VARCHAR(100),

security\_collateral\_value NUMERIC,

repayment\_frequency VARCHAR(30) -- e.g., Monthly, Quarterly

);

**5. Brief Description of Business (Small/Medium Enterprise)**

CREATE TABLE commercial\_vehicle\_business\_descriptions (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES commercial\_vehicle\_applications(id),

business\_type VARCHAR(20), -- 'Small' or 'Medium'

products\_services\_offered TEXT

);

**6. Market Information (Suppliers & Customers, Multi-row)**

CREATE TABLE commercial\_vehicle\_market\_info (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES commercial\_vehicle\_applications(id),

type VARCHAR(10), -- 'Supplier' or 'Customer'

name VARCHAR(100),

terms\_of\_trade VARCHAR(50),

cash\_percent NUMERIC,

credit\_percent NUMERIC,

tenor VARCHAR(50),

relationship\_since\_years INTEGER

);

**7. Financial Indicators (Small Enterprise)**

CREATE TABLE commercial\_vehicle\_financial\_indicators (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES commercial\_vehicle\_applications(id),

assets NUMERIC,

liabilities NUMERIC,

borrowings NUMERIC,

revenue NUMERIC,

expenses NUMERIC

);

**8. Financial Indicators (Medium Enterprise)**

CREATE TABLE commercial\_vehicle\_financial\_indicators\_medium (

id SERIAL PRIMARY KEY,

application\_id INTEGER NOT NULL REFERENCES commercial\_vehicle\_applications(id),

cash\_in\_hand NUMERIC,

cash\_at\_bank NUMERIC,

inventory\_value NUMERIC,

investments NUMERIC,

fixed\_investments NUMERIC,

current\_assets NUMERIC,

total\_assets NUMERIC,

current\_liabilities NUMERIC,

borrowings NUMERIC,

total\_liabilities NUMERIC,

total\_equity NUMERIC,

gross\_revenue NUMERIC,

total\_expenses NUMERIC,

profit\_after\_tax NUMERIC

);