(CREDIT CARD)

*(MAIN creditcard table)*

CREATE TABLE creditcard\_applications (

id SERIAL PRIMARY KEY,

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

-- Card Choice

card\_type VARCHAR(20), -- Gold, Classic

card\_category VARCHAR(30), -- Standard, Non-Photo, Photo

special\_card\_option VARCHAR(30), -- UBL PSO Auto, Galleria

photo\_submission\_method VARCHAR(30),

reward\_program VARCHAR(30), -- For PSO/Galleria

-- Personal Information

title VARCHAR(10),

full\_name VARCHAR(100),

name\_on\_card VARCHAR(100),

nic\_or\_passport VARCHAR(30),

cnic\_issuance\_date DATE,

cnic\_expiry\_date DATE,

old\_nic VARCHAR(30),

father\_husband\_name VARCHAR(100),

date\_of\_birth DATE,

gender VARCHAR(10),

mother\_maiden\_name VARCHAR(100),

marital\_status VARCHAR(20),

num\_dependents INTEGER,

education\_qualification VARCHAR(50),

-- Address Details

curr\_house\_apt VARCHAR(50),

curr\_street VARCHAR(100),

curr\_tehsil\_district VARCHAR(100),

curr\_landmark VARCHAR(100),

curr\_city VARCHAR(50),

curr\_postal\_code VARCHAR(10),

curr\_tel\_residence VARCHAR(20),

curr\_mobile VARCHAR(20),

ntn VARCHAR(30),

type\_of\_residence VARCHAR(20),

nature\_of\_residence VARCHAR(30),

residing\_since VARCHAR(50),

curr\_email VARCHAR(100),

perm\_street VARCHAR(100),

perm\_tehsil\_district VARCHAR(100),

perm\_landmark VARCHAR(100),

perm\_city VARCHAR(50),

perm\_postal\_code VARCHAR(10),

-- Car Info

car\_year SMALLINT,

car\_model VARCHAR(50),

car\_registration\_no VARCHAR(30),

car\_ownership VARCHAR(20),

-- Next of Kin

next\_of\_kin\_name VARCHAR(100),

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

next\_of\_kin\_tel1 VARCHAR(20),

next\_of\_kin\_tel2 VARCHAR(20),

-- Employment Details

occupation VARCHAR(50),

sector VARCHAR(50),  
 grade\_or\_rank VARCHAR(50,)  
 designation VARCHAR(50),  
 department VARCHAR(50),

company\_employer\_name VARCHAR(100),

employment\_status VARCHAR(20),  
 length\_of\_employment VARCHAR(20),   
 employee\_number VARCHAR(20),   
business\_type VARCHAR(50),

business\_nature VARCHAR(50),

office\_address VARCHAR(200),

office\_street VARCHAR(100),

office\_district VARCHAR(100),

office\_landmark VARCHAR(100),

office\_city VARCHAR(50),

office\_postal\_code VARCHAR(10),

office\_phone1 VARCHAR(20),

office\_phone2 VARCHAR(20),

office\_fax VARCHAR(20),

-- Previous Employment

prev\_employer VARCHAR(100),

prev\_designation VARCHAR(50),

prev\_experience\_years INTEGER,

prev\_employer\_tel VARCHAR(20),

-- Income Details

gross\_monthly\_income NUMERIC,

other\_income\_source VARCHAR(100),

total\_income NUMERIC,

spouse\_employed BOOLEAN,

spouse\_income NUMERIC,

spouse\_income\_source VARCHAR(100),

-- Statement & Card Delivery

card\_destination VARCHAR(20), -- Home, Office

statement\_delivery VARCHAR(30), -- Email, Physical

email\_for\_statement VARCHAR(100),

-- Banking Details (current account info)

is\_ubl\_customer BOOLEAN,

ubl\_account\_number VARCHAR(30),

ubl\_branch VARCHAR(100),

-- Auto Debit Instruction

payment\_option VARCHAR(30), -- Minimum Monthly, Full Payment

applicant\_signature BYTEA,

signature\_date DATE,

-- Reference for Non-UBL staff/Non-relative

reference\_name VARCHAR(100),

reference\_relationship VARCHAR(50),

reference\_nic\_or\_passport VARCHAR(30),

reference\_address\_street VARCHAR(100),

reference\_address\_tehsil VARCHAR(100),

reference\_address\_landmark VARCHAR(100),

reference\_address\_city VARCHAR(50),

reference\_address\_postal\_code VARCHAR(10),

reference\_tel\_res VARCHAR(20),

reference\_tel\_office VARCHAR(20),

reference\_mobile VARCHAR(20),

reference\_ntn VARCHAR(30),

-- For Bank's Use Only

application\_id\_form VARCHAR(50),

application\_reference\_number VARCHAR(50),

channel\_code VARCHAR(10),

program\_code VARCHAR(10),

branch\_code VARCHAR(10),

sales\_officer\_name VARCHAR(100),

branch\_name VARCHAR(100),

region\_name VARCHAR(100),

customer\_contact\_confirmation BOOLEAN,

branch\_manager\_remarks TEXT,

branch\_manager\_signature BYTEA,

application\_status VARCHAR(20),

reason\_code VARCHAR(30),

analyst\_name VARCHAR(100),

analyst\_signature BYTEA,

-- Card Option Fields

card\_photo BYTEA,

supplementary\_card\_photo BYTEA,

-- Credit Guardian & SMS Alert

avail\_sms\_alert BOOLEAN,

avail\_credit\_guardian BOOLEAN,

card\_applicant\_signature BYTEA,

card\_applicant\_signature\_date DATE,

-- Supplementary Card Section

supplementary\_cardholder\_title VARCHAR(10),

supplementary\_cardholder\_first\_name VARCHAR(100),

supplementary\_cardholder\_middle\_name VARCHAR(100),

supplementary\_cardholder\_last\_name VARCHAR(100),

supplementary\_cardholder\_name\_on\_card VARCHAR(100),

supplementary\_cardholder\_father\_husband\_name VARCHAR(100),

supplementary\_card\_type VARCHAR(30),

supplementary\_card\_limit\_type VARCHAR(20),

supplementary\_usage\_frequency VARCHAR(30),

supplementary\_relationship\_to\_principal VARCHAR(30),

supplementary\_dob DATE,

supplementary\_gender VARCHAR(10),

supplementary\_nic\_or\_passport VARCHAR(30),

supplementary\_mother\_maiden\_name VARCHAR(100),

supplementary\_declaration\_signature BYTEA,

supplementary\_basic\_cardholder\_signature BYTEA,

supplementary\_date DATE,

-- For Lien Marked Credit Cards

collateral\_type VARCHAR(50),

collateral\_bank VARCHAR(100),

collateral\_branch VARCHAR(100),

collateral\_account\_no VARCHAR(50),

collateral\_account\_type VARCHAR(30),

collateral\_lien\_amount NUMERIC,

collateral\_currency VARCHAR(10),

collateral\_title VARCHAR(100),

collateral\_maturity\_date DATE,

created\_at TIMESTAMP DEFAULT CURRENT\_TIMESTAMP

);

*(child tables)*

**3. Other Banks Table (Multiple Accounts)**

sql

CopyEdit

CREATE TABLE creditcard\_other\_banks (

id SERIAL PRIMARY KEY,

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

bank\_name VARCHAR(100),

branch VARCHAR(100),

account\_no VARCHAR(50)

);

**4. Other Credit Cards Table**

sql

CopyEdit

CREATE TABLE creditcard\_other\_credit\_cards (

id SERIAL PRIMARY KEY,

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

bank\_name VARCHAR(100),

card\_number VARCHAR(50),

credit\_limit NUMERIC

);

**5. Loans Info Table**

sql

CopyEdit

CREATE TABLE creditcard\_loans (

id SERIAL PRIMARY KEY,

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

issuing\_bank VARCHAR(100),

loan\_type VARCHAR(50),

loan\_amount NUMERIC,

monthly\_installment NUMERIC

);

**6. Supplementary Card Details Table**

sql

CopyEdit

CREATE TABLE creditcard\_supplementary\_cards (

id SERIAL PRIMARY KEY,

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

basic\_card\_member\_name VARCHAR(100),

basic\_card\_cnic\_passport VARCHAR(30),

basic\_card\_old\_nic VARCHAR(30),

supplementary\_card\_member\_name VARCHAR(100),

supplementary\_cnic\_passport VARCHAR(30),

supplementary\_old\_nic VARCHAR(30)

);

(PLATINUM CREDIT CARD)

j

*(Main TABLE)*

**2. Main Application Table**

CREATE TABLE platinum\_card\_applications (

id SERIAL PRIMARY KEY,

customer\_id VARCHAR(50),

-- Personal Information

title VARCHAR(10),

first\_name VARCHAR(50),

middle\_name VARCHAR(50),

last\_name VARCHAR(50),

name\_on\_card VARCHAR(20),

nic VARCHAR(20),

passport\_number VARCHAR(20),

cnic\_issuance\_date DATE,

cnic\_expiry\_date DATE,

old\_nic\_number VARCHAR(20),

father\_husband\_name VARCHAR(100),

date\_of\_birth DATE,

gender VARCHAR(10),

mother\_maiden\_name VARCHAR(50),

marital\_status VARCHAR(15),

dependents INTEGER,

education VARCHAR(30),

curr\_house VARCHAR(50),

curr\_street VARCHAR(100),

curr\_tehsil VARCHAR(50),

curr\_landmark VARCHAR(100),

curr\_city VARCHAR(50),

curr\_postal\_code VARCHAR(10),

residential\_phone VARCHAR(20),

mobile VARCHAR(20),

ntn VARCHAR(20),

type\_of\_accommodation VARCHAR(20),

nature\_of\_residence VARCHAR(20),

residing\_since VARCHAR(20),

email VARCHAR(100),

perm\_address TEXT,  
 street TEXT,  
 district TEXT,  
 nearest\_landmark TEXT,  
 city TEXT,  
 postal\_code VARCHAR(50),

vehicle\_make VARCHAR(50),

vehicle\_model VARCHAR(50),  
 vehicle\_year VARCHAR(50),  
 vehicle\_registration\_no VARCHAR(50),  
 ownership VARCHAR( 50), -- Owned or Company  
 Leased VARCHAR(50), -- Yes or No

-- Next of Kin

next\_of\_kin\_name VARCHAR(100),

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

next\_of\_kin\_tel1 VARCHAR(20),

next\_of\_kin\_tel2 VARCHAR(20),

-- Employment Details

occupation VARCHAR(30),

if\_salaried VARCHAR(20), -- Govt, Armed Forces, Private

grade\_rank VARCHAR(30),

designation VARCHAR(50),

department VARCHAR(50),

company\_name VARCHAR(100),

employment\_status VARCHAR(20), -- Permanent/Contractual

length\_of\_service INTEGER,

ubl\_employee\_id VARCHAR(20),

-- Self-Employed Details

business\_type VARCHAR(30), -- Proprietor, Partnership, Ltd.

business\_nature VARCHAR(30), -- Industrial, Services, etc.

office\_address TEXT,

office\_phones VARCHAR(50),

office\_fax VARCHAR(20),

-- Previous Employment

prev\_company\_name VARCHAR(100),

prev\_designation VARCHAR(50),

prev\_experience TEXT,

prev\_company\_phone VARCHAR(20),

-- Income Details

gross\_monthly\_income NUMERIC,

other\_income NUMERIC,

source\_of\_other\_income VARCHAR(100),

total\_income NUMERIC,

spouse\_employed BOOLEAN,

spouse\_income NUMERIC,

spouse\_income\_source VARCHAR(100),

card\_destination VARCHAR(10), -- HOME/OFFICE

statement\_delivery VARCHAR(20), -- PHYSICAL/ONLINE

estatement\_email VARCHAR(100),

-- Banking Details

is\_ubl\_customer BOOLEAN,

ubl\_account\_number VARCHAR(30),

ubl\_branch VARCHAR(100),

-- For Card Applicant - Signature, etc.

applicant\_signature BYTEA,

applicant\_signature\_date DATE,

-- Card/Statement delivery preferences

payment\_option VARCHAR(10), -- Minimum/Full

-- For Bank's Use Only

application\_reference\_number VARCHAR(50),

channel\_code VARCHAR(10),

program\_code VARCHAR(10),

branch\_code VARCHAR(10),

so\_employee\_no VARCHAR(20),

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

sm\_employee\_no VARCHAR(20),

sales\_officer\_name VARCHAR(100),

branch\_name VARCHAR(100),

region\_name VARCHAR(100),

customer\_contact\_confirmation BOOLEAN,

branch\_manager\_recommendation TEXT,

branch\_manager\_signature BYTEA,

application\_status VARCHAR(20),

reason\_code VARCHAR(30),

analyst\_name VARCHAR(100),

analyst\_signature BYTEA,

-- Credit Guardian & SMS Alert

avail\_sms\_alert BOOLEAN,

avail\_credit\_guardian BOOLEAN,

card\_applicant\_signature BYTEA,

card\_applicant\_signature\_date DATE,

created\_at TIMESTAMP DEFAULT CURRENT\_TIMESTAMP

);

*(Child Tables)*

**3. Other Banks Table**

CREATE TABLE platinum\_card\_other\_banks (

id SERIAL PRIMARY KEY,

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

bank\_name VARCHAR(100),

branch VARCHAR(100),

account\_no VARCHAR(50)

);

**4. Other Credit Cards Table**

CREATE TABLE platinum\_card\_other\_credit\_cards (

id SERIAL PRIMARY KEY,

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

bank\_name VARCHAR(100),

card\_type VARCHAR(30),

card\_number VARCHAR(50),

credit\_limit NUMERIC

);

**5. Loan Facilities Table**

CREATE TABLE platinum\_card\_loan\_facilities (

id SERIAL PRIMARY KEY,

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

loan\_details VARCHAR(100)

);

**6. References Table**

CREATE TABLE platinum\_card\_references (

id SERIAL PRIMARY KEY,

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

name VARCHAR(100),

relationship VARCHAR(50),

nic VARCHAR(20),

address TEXT,

phones VARCHAR(50),

ntn VARCHAR(20)

);

**7. Supplementary Cardholder Table**

CREATE TABLE platinum\_card\_supplementary (

id SERIAL PRIMARY KEY,

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

title VARCHAR(10),

first\_name VARCHAR(50),

middle\_name VARCHAR(50),

last\_name VARCHAR(50),

name\_on\_card VARCHAR(20),

father\_husband\_name VARCHAR(100),

credit\_limit\_percent VARCHAR(20), -- 25/50/75/100/amount text

availability VARCHAR(30), -- daily/weekly/monthly

relationship\_to\_principal VARCHAR(30),

dob DATE,

gender VARCHAR(10),

nic\_passport VARCHAR(20),

old\_nic\_number VARCHAR(20),

mother\_maiden\_name VARCHAR(50),

supplementary\_signature BYTEA,

basic\_cardholder\_signature BYTEA,

date\_signed DATE

);

**8. Lien Marked Credit Card Security Table**

CREATE TABLE platinum\_card\_lien\_marked (

id SERIAL PRIMARY KEY,

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

collateral\_type VARCHAR(50),

bank VARCHAR(100),

branch VARCHAR(100),

account\_no VARCHAR(50),

account\_type VARCHAR(30),

lien\_amount NUMERIC,

currency VARCHAR(10),

account\_title VARCHAR(100),

maturity\_date DATE

);