

	SALARIED CREDIT CARD	Current date Time: 07/01/2019 20:28
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SOURCING DETAILS

Application no:	CC-0030036179-process	Elite CRN:	200665400
CRN:	200665400	CIF No:	5000524
Product:	Credit Card	Sub Product	Salaried Credit Card
Scheme Group:	New	Scheme	
Application category	BAU	Product Type	Conventional
Card Type	My RAK Card Expat	Sourcing Unit	Branch_Init
RM		Target segment code	APPROVED LIST OF COMPANIES
Date Encoded	26/12/2018	Marketing code:	BUSINESS AS USUAL
Rakbank A/c no:		Application Type	New

APPLICANT DETAILS

Applicant Name	Kevin Strauss	Applicant Category	BAU
Existing Customer	NO	Gender	Male
Marital Status	MARRIED	Nationality	India-IN
GCC National	No	Resident in UAE	Resident
Present Age	37.06	Age at Maturity	

EMPLOYMENT DETAILS

Employment Type:	Salaried	Employer Name:	LAURELS TRAINING INSTITUTE
Employer Code:	618523	NEP Type:	
Employer Movement:		Visa Sponsor:	QK

Current Designation:	IT SPECIALIST	Confirmed in Current Job:	YES
Length of Service (Current Employer):	6.10	Accommodation Provided by the Employer : Yes / No	
Salary Credit Date:	1	Sal trf to RAKBank :	Yes
Employment Status:	PERMANENT		

ALOC DETAILS			
Included in PL ALOC:	No	Included in CC ALOC:	Yes
Employer category (PL):		Employer category (CC):	Visited Open
Employer status (PL National):		High DelinquencyEmployer (Non ALOC):	
ALOC Remarks - CC :		ALOC Remarks - PL:	
Employer Industry Micro :	TRAINING AND MANAGEMENT	Employer Industry Macro:	EDUCATIONAL

AECB SUMMARY			
Number of Months AECB History	Worst Status L24M	Worst Payment Delay Last 24 Months	Total Outstanding

OTHER CHECKS			
Field Visit Done (by External Agency) :		FCU Feedback Obtained:	No
(Waived) / Not Required / Awaited			
Field Visit Done (In-House by FCU) :	No	Smart CPV Done :	No
Compliance Feedback Obtained :			

PRODUCT DETAILS			
Requested Tenor:		Card Product:	My RAK Card Expat

Interest Rate%:		Processing Fee:	
Insurance fee:		Source Code:	Branch_Init
Loan Amount / CC limit	10000	Total Exposure:	10000.00
First Repay Date:		Last repay date:	
EMI:		TAI:	109500.00
Net salary:	1,500.00	DBR on TAI:	0.18
DBR on net salary:	13.33	MOL salary variance %:	
MIS Name:		Classification Code:	NO AECB HISTORY
Channel code:		Loan Multiples:	
Corporate Code:		Promotion Code:	
Top Up Amount - If the Loan is top up:			

EXPOSURE DETAILS					
Scheme	Liability Type	Application No./CRN	Total Outstanding	EMI	Consider for Obligation

DEVIATION DETAILS	
Deviation Description	Deviation Code
System Approve	A999
EFMS Alert Status	Not Processed

STRENGTHS /OBSERVATIONS	
Auto-populated from STRENGTHS section in Credit analyst + CAD:	deepak-7/1/2019 20:15-Provider number should show B02, B03 as per the AECB report, however CB contract Id is reflecting in the system

WEAKNESSES / DEVIATIONS	
Auto-populated from STRENGTHS section in Credit analyst + CAD:	deepak-7/1/2019 20:15-Provider number should show B02, B03 as per the AECB report, however CB contract Id is reflecting in the system

DOC WAIVER / DEFERRAL SUMMARY

Document Name

Status

Deferred until

REMARKS

Initiation Staff :

Approve

Sales Co-Ordinator :

Operations:

Accep[t

Credit approver (CAD)

Credit Analyst:

approved as discussed and all the data captured reflecting in cam

CPV :

cxfd

Smart CPV Feedback:

FCU Feedback :

Compliance Feedback:

INSTRUCTIONS BY CREDIT UNDERWRITING

To CPV Unit

To Credit Card Operations

To CROPS / IOPS

CREDIT ANALYST DECISION

Decision :

Approve

Refer To :

Decision Reason Code :

Decision Remarks :

approved as discussed and all the data

APPROVAL AUTHORITY:

Reviewed By -[Credit analyst name]

Supported / Approved / Declined -

Sr.Credit Analyst

Supported / Approved / Declined -

Sr. Credit Analyst

Asst Manager

Supported / Approved / Declined -

Credit Manager

Supported / Approved / Declined -

Sr.Manager

Supported / Approved / Declined -

HOU , PB Credit

Supported / Approved / Declined -

Director, PB Credit

Supported / Approved / Declined -
CEO

Supported / Approved / Declined -
CEO