

The applicant is a 39-year-old Indian national working as a Business Head at DVS Management Consultancy since July 2021, earning a salary of AED 95,000, which has been regularly deposited in his ENBD bank account for the last six months.23 million and a favorable repayment history since 2012.He is also a landlord and real estate investor, owning 11 residential units, with two unencumbered and nine .mortgaged to RAK, ADCB, and NBF banks.73 million