

Id No._____

Attach recent passport
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Oriental Bank Of Commerce Business Loan Application Form Working Capital



1. PROJECT SNAPSHOT

(a) Basic Details:

Entity Name:	LOHIYA METAL STORE
Constitution:	Sole Proprietorship
PAN:	AAIPL9585H
GSTIN (1):	08AAIPL9585H1Z2 (Primary)
Industry :	Retail and E-Commerce
Sector:	Others-Retail and E-Commerce
Sub-Sector:	Retailer
MSME Registration Number:	-
Udhyog Aadhar Memorandum No. :	-
Establishment Year:	April 1973
Product Description:	Bartan and Utensils
Factory Premise:	Rented
Know How:	Common Knowledge
Competition:	Medium
Is ISO Certified:	No
Business Address:	-

(b) Proprietors Background:

Name	ANIL LOHIYA
Relationship Type	Proprietor
% Ownership	-
Gender	Male
PAN	AAIPL9585H
Address	0 GHAS MANDI ROAD Jodhpur H.O, Jodhpur, Jodhpur, RAJASTHAN, 342001
Mobile No	9414294856
Date of Birth	28-04-1973



1. PROJECT SNAPSHOT

Total Experience	20
Networth	1,44,15,400
TransUnion	721
Experian	-
Personal Obligation	64496.0
Father Name	Kishan Gopal Lohiya
Educational Status	Graduate (General)
Nationality	India
Visually Impaired	No
Residence Status	Resident India

(c) Additional Detail for Main Proprietors:

Name	ANIL LOHIYA
Marital Status	Other
Spouse Name	-
Spouse Detail	-
No. of Children	0
Owning a House	Home Owner
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes
Category	

(d) MSME Ranking (as per Bureau)

MSME Ranking :	CMR-4
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(e) Present Financial Arrangements with Banks & Institutions:

Date of Loan	Name of Lender	Loan Type	Loan Amt. (Sanction)	Loan Amt. (O/s)	Bureau Loan Amt. (O/s)	Emi	Collateral Amount	Status (Whether LC/BG is
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1. PROJECT SNAPSHOT

								Devolved/ Invoked)
27-02-2019	NOT DISCLOSED	Housing Loan	29,00,000	28,99,950	28,99,950	64,496	90,00,000	-

(f) Business Name Comparision

Name as per GST (1)	ANIL LOHIYA
Name as per ITR	ANIL LOHIYA
Name edited by user*	LOHIYA METAL STORE
Trade Name as per GST (1)	-
Name as per Bank Statement 1	M/S LOHIYA METAL STORE

NOTE 1: If any of these names differ from his business name, please check his data in detail at branch level.

NOTE 2: *Name edited by borrower at the time of user journey. Name edit functionality is only provided to proprietor concerns only.



2. LOAN & BRANCH DETAILS

(a) Loan Details:

Loan Type:	Working Capital
Application Type:	New
Loan Amount Required:	10,00,000
Promoter's Contribution:	45,34,644
Do you have collateral security ?	No
Projected Sales for FY *2019*(Self-Declared) (Rupees)	65,00,000
Willing to switch entire limit to the new selected Bank ?	Yes
Existing Limit (Rupees)	0
Additional Limit (Rupees)	10,00,000
Total Limit (Rupees)	10,00,000

(b) Branch Details

Bank Name : Oriental Bank Of Commerce	
Campaign Type : Market Place	
Current Branch Address	Previous Branch Address
HAPPY HOURS SCHOOL AJIT COLONY ,Jodhpur ,Rajasthan - 342001	-



DISCLAIMER

I/We certify that the information provided by me/us in this application form is true and correct in all respects and Oriental Bank Of Commerce is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies of financials/Bank Statements etc., are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard. I/We understand that all of the above-mentioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion.

I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorize the Bank to debit my Business loan account with the Bank for any fees, charges, interest etc. as may be applicable.

I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 ("FEMA") and the applicable rules, regulations, notifications, directions or orders made there under and any amendments thereof. I/We undertake to intimate the Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

I/We acknowledge that the Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of the Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by the Bank, without any specific consent or authorization from me/us.

I/We acknowledge that the existence of this account and details thereof (including details of transactions and any defaults committed by me), will be recorded with credit reference agencies and such information (including processed information) may be shared with banks/financial institutions and other credit grantors for the purposes of assessing further applications for credit by me/us and/or members of my/our household, and for occasional debt tracing and fraud prevention. I/We accordingly authorize the Bank to share information relating to my/our Business loan account.

I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, Oriental Bank Of Commerce requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof.

I/We also understand that the Bank is at the liberty to get confirmed any details furnished by me/us and also to intimate to my/our DDO/Department Head/CEO, the details of any of the loans sanctioned/dispensed to me/us and I/we accordingly convey my/our consent for such disclosures.

Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (a) information and data relating to me/us (b) the information or data relating to any credit facility availed of/to be availed of by me/us and (c) default, if any, committed by me/us in discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorised in this behalf by Reserve bank of India / Government of India.

I/We undertake that (a) CIBIL and any other agency so authorised may use, process the said information and data disclosed by the Bank; and (b) CIBIL and any other agency so authorised may furnish for consideration, the



DISCLAIMER

processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.

I/We agree to receive SMS alerts related to my/our application status and account activity as well as product use messages that the Bank will send, from time to time, on my/our mobile phone number as mentioned in this application form. I/We undertake to intimate the Bank regarding change in my/our occupation/employment/residential address/mobile number and to provide any further information that the Bank may require.

I/We confirm that I/we do not have any other credit facilities with any bank other than that mentioned above. I/We confirm that if I/we avail of any credit facilities with any other bank in future, I/ we will furnish the details to Oriental Bank Of Commerce immediately. I/We further authorise the bank to credit all sums received by the bank or standing to the credit in my/our name jointly or severally to the loan account, if necessary. I/We confirm that the funds will be used for stated purpose and will not be used for speculative purpose. I/We confirm that we are resident Indians

I/We further acknowledge that I / We have read, understood and agree with the Most Important Terms and Conditions governing the Business loan product chosen by me/us.

Signature of Applicant

Place : _____

Date : _____