

Vernacular Declaration Form

I, _____ aged _____ years, son/daughter/spouse of _____ residing at _____
_____ (address) do hereby solemnly affirm and declare as under:

I have been read out and explained the contents of all the loan documents and all other Transaction documents incidental to availing the loan of an amount of _____ from ECL Finance Limited (Lender) by me in the _____ language known to me, and

I hereby affirm, confirm and declare that I have affixed my signature on the Loan Documents in the vernacular language after understanding the terms and conditions of all the Loan Documents and its implications on my interests and I do hereby agree to abide by all the terms and conditions of the loan and the clauses of the same.

I further confirm and declare that I have executed this declaration without any undue influence, coercion, misrepresentation or fraud and I have given this affidavit with my free consent and will.

That I hereby agree and undertake to hold the Lender, harmless and indemnified for any loss, damage, costs and charges incurred or suffered by the Company and against any claims, suits, proceedings and actions instituted against the Lender due to acceptance of my request.

Signature/Thumb impression of Applicant/co-applicant signing in Vernacular Language

Date: _____

Place: _____

Name: Mr./Ms. _____ [the Declarant (Branch/Relationship Manager/Official of the Lender)]

Signature of the Official of the Lender: _____

Note:

- 1. This declaration is required to be taken where Borrower does not understand English and the documents are in English.*
- 2. This is a declaration form & is not required to be executed on Stamp Paper nor to be notarised*