

SME Lending - Application Form

BUSINESS LOAN
 SME SECURED LOAN
 MACHINERY LOAN

Please fill in all the required details in CAPITAL LETTERS. Tick boxes as applicable.

Application No.: _____

ECL Finance Limited Edelweiss Retail Finance Limited

APPLICANT INFORMATION

- Applicant Name: _____
- Borrower Entity Type: _____
- Registered Office Address of the Entity : _____

- Communication Address of the Entity Yes (Same as above) No
- Acceptable KYC documents required to be submitted,
 - Cert./License issued by the Muni. Auth. under S& E Act/Cert. of enlistment/license/shop allotment letter issued by Municipal Corp.
 - Any Registration / Licensing Cert. issued by the Central Govt. or State Govt. Authority/ Dept,
 - Registration Cert. under G.S.T/VAT/TIN/TAN/Prof. Tax Auth./Labour Law/Factory Registration Cert.,
 - Partnership Deed and registration cert., (if registered for firms) /MOA & AOA(for Co's) along with Cert. of Inc. & Cert. of Commencement of Business (in case of PLC)
 - Document Type & Number: _____ Expiry Date (if applicable): _____
- Date of Commencement of Business: _____ 7. Date of Incorporation of Business: _____ 8. No. of Employees _____
- PAN: _____ 10. CIN: _____
- GST No. : _____ 12. Udyam Certificate: _____
- Nature of Business
- Non Professional Professional Doctor CA/CS/CWA Architect Lawyer Others _____
- Contact Person Name: _____ Designation: _____
Landline Number: _____ Mobile No: _____ Email ID _____

DETAILS OF PROPRIETOR / PARTNERS/DIRECTORS OF PROPRIETORSHIP CONCERN/PARTNERSHIP FIRM/LLP/ PVT LTD CO./PUB LTD CO

Name	Address	Profit Sharing%	Total Experience	PAN	DIN

CO-APPLICANT - I INFORMATION

- | | | | |
|---|--|---|--|
| <ol style="list-style-type: none"> Name _____ Father's/Spouse's Name _____ Mother's Name _____ | Co-Applicant 1
Please affix recent color photograph with signature across it | <ol style="list-style-type: none"> Name _____ Father's/Spouse's Name _____ Mother's Name _____ | Co-Applicant 2
Please affix recent color photograph with signature across it |
|---|--|---|--|
-
- | | |
|--|--|
| 4. Date of Birth: _____ Marital Status <input type="checkbox"/> Y <input type="checkbox"/> N | 4. Date of Birth _____ Marital Status <input type="checkbox"/> Y <input type="checkbox"/> N |
| 5. PAN : _____ CKYC No. _____
Citizen of India <input type="checkbox"/> Y <input type="checkbox"/> N
Gender : _____ | 5. PAN : _____ CKYC No. _____
Citizen of India <input type="checkbox"/> Y <input type="checkbox"/> N
Gender _____ |
| 6. Disability if any: <input type="checkbox"/> Physically challenged <input type="checkbox"/> Visually challenged
<input type="checkbox"/> Others if any (please specify) _____ | 6. Disability if any: <input type="checkbox"/> Physically challenged <input type="checkbox"/> Visually challenged
<input type="checkbox"/> Others if any (please specify) _____ |
| 7. ID Document Type _____ | 7. ID Document Type _____ |
| 8. Relevant ID No : _____ | 8. Relevant ID No : _____ |
| 9. Passport / Driving License Expiry Date : _____ | 9. Passport / Driving License Expiry Date: _____ |

MOST IMPORTANT TERMS AND CONDITIONS (ECLFL / ERFL)

Thank you for your application for SME Loan. To ensure that there is clarity regarding ECL Finance Limited (ECLFL/Company) / Edelweiss Retail Finance Limited (ERFL/Company) product features, you are requested to kindly go through the following and sign your acceptance of the same. Kindly retain the copy the acknowledgement for your future reference. ECLFL / ERFL shall at its sole discretion and under intimation to you, be entitled to amend or modify the fees & charges as detailed at are website ecf.finance.edelweissfin.com / www.edelweissretailfin.com prospectively and all such amendments or modifications shall be deemed to be effective and binding on you. The rate of interest applicable to the loan facility availed shall be as prevailing on the date(s) of disbursement(s) and will be based upon inter-alia both the lenders evaluation of the customer such as professional qualification, creditworthiness, risk profile, security, repayment track record, external ratings etc. Based on the interest rate model adopted by the Company, the rate of interest for the same product and tenor may vary for different customers depending upon the abovementioned factors.

The Processing Fees applicable on your loan is detailed at ecf.finance.edelweissfin.com / www.edelweissretailfin.com Processing Fee collected, if any, before or during disbursement of the loan is non-refundable if the loan gets cancelled on account of loan withdrawal request received from the Customer. By accepting this letter, you, (Name of Borrower) confirm that you have read and understood the contents of MITC as aforesaid. You also confirm that you have not been promised any gifts / discounts or any other commitment whatsoever which is not documented above or any other document. Further, you confirm that no cash has been collected from you with respect to the loan. You authorize ECLFL / ERFL to extract your credit history from CIBIL / other credit bureaus.

DECLARATION (ECLFL / ERFL)

I / We hereby confirm that, I / We understand the aforesaid contents and shall prefer to have all future communications including but not limited to a copy of loan agreement, its enclosures, notices and other relevant loan documents, in the English language only.

I/We hereby certify/authorize:(a) that all information furnished by me/us is true, correct and complete; that there is no over dues/ statutory dues against me/us/promoters except as indicated in the application; (b) give consent to disclose without notice to me/us, information furnished by me/us in application form/ related documents in relation to the Facilities availed from ECLFL / ERFL to other branches, credit bureaus, service providers, banks /financial institutions, Government/ regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purpose that ECLFL / ERFL may deem fit; (c)have not been declared as defaulter/willful defaulter by any Bank/FI and no Legal action nor any insolvency proceedings or suit for recovery of outstanding dues or monies whatsoever and/or criminal proceedings has been taken/initiated against me/us by any Bank/FIs;(d) for sharing of personal information to any of our group entities including our service providers performing delegated outsourced function to enable them to perform internal business processes (which facilitate transactions) such as risk management purposes, data analysis, audits, developing and improving, new products and services. I/We shall furnish all other information that may be required in connection with my/our application that this may also be exchanged by you with any agency you may deem fit and you, your representatives or Reserve Bank of India or any other Government/ regulatory authorities/agency as authorised by you and may at any time, inspect/ verify my/our assessment of account and other information as required to consider the loan application etc. in our factory/business premises as given above; you may take appropriate safeguards/action for recovery of Bank/FI's dues including publication of defaulters name in website/submission to RBI; further agree that my/our loan shall be governed by the rules of your Bank/FI which may be in force from time to time.

I/We hereby confirm that the contact details viz. e-mail address and mobile number, provided by us are correct. We accept and agree to receive any communication from the Lender (ECLFL/ERFL) on the mobile number by SMS or WhatsApp or by e-mail on the e-mail address, as provided or through any social platform.

I/We hereby declare that we are in compliance with Environmental, Social and Governance (ESG) norms and are committed to ensure that we continue to be ESG compliant.

I/We acknowledge the receipt of the document checklist and have read and understood and read the terms & conditions given above for the loan from ECLFL / ERFL.

Applicant's Signature: _____ Co-Applicant 1 Signature: _____ Co-Applicant 2 Signature: _____

For Office use only

Branch Name		Associate Code	
Date		Associate Name	

Date

D	D	M	M	Y	Y	Y	Y
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Place _____

#For more details on above please visit Know your customer documentation checklist at the applicable Entity website below-

ECL Finance Limited: www.ecf.finance.edelweissfin.com • Edelweiss Retail Finance Limited: www.edelweissretailfin.com

CUSTOMER'S LOAN APPLICATION ACKNOWLEDGEMENT

SME Lending

ECL Finance Limited (ECLFL) / Edelweiss Retail Finance Limited (ERFL)

Tower 3, Wing 'B', Kohinoor City Mall, Kohinoor City, Kirod Road, Kurla (West), Mumbai - 400 070 Toll Free No. 1-800-1026371 (Mon - Fri | 10 AM to 5 PM)

ECL Finance Limited Edelweiss Retail Finance Limited

Application No.: _____

We acknowledge the receipt of your application for a loan from ECL Finance Limited / Edelweiss Retail Finance Limited. Please write to us at the given email id for your queries and suggestions.

1. **Processing Fee:** ₹ _____/- (non-refundable in nature) to be paid along with application form.

Name of the applicant _____ Loan Amount Applied _____

Name & Mobile No. of the Sales executive _____ Date _____

Note: Credit appraisal at the sole discretion of ECL Finance Limited / Edelweiss Retail Finance Limited. Status of loan application would be known within 21 working days of receiving the application with all necessary documents subject to the applicant providing all and any additional information that the Financial Institution may require solely for the purpose of evaluating the credit worthiness of the applicant. Please contact us at our registered office or write to us at assistance@ecf.com to know the status of your application. Fees & charges and Terms & conditions are also available on our website: www.ecf.finance.edelweissfin.com / www.edelweissretailfin.com



REQUIRED DOCUMENTS

- Signed application form
- Registration Certificate & Partnership Deed
- Copy of Identity & Address proof (Officially Valid Document i.e. Aadhaar, Passport, DL, NPR Letter, NREGA Card, Voter ID Card) and other deemed OVDs as address proof as specified in KYC & AML policy of the Company
- A resolution from the Board of Directors
- Business proof as per KYC & AML Policy of the Company
- COI & Memorandum & Article of Association
- Last 2 years Audited financials & Income tax returns for Business Loan.
- Last 3 years Audited financials & Income tax returns for SME Secured Loan and Machinery Loans.
- Power of attorney granted to managers, partners, officers or employees to transact the business on behalf of Company/Firm
- Bank Statements for last six months
- PAN or Form 60 in lieu of PAN.

MOST IMPORTANT TERMS AND CONDITIONS

ECLFL / ERFL shall at its sole discretion and under intimation to you, be entitled to amend or modify the fees & charges as detailed at www.ecfinance.edelweissfin.com / www.edelweissretailfin.com prospectively and all such amendments or modifications shall be deemed to be effective and binding on you. The fees and charges are exclusive of relevant taxes, education cess & other govt. taxes, levies etc. The rate of interest applicable to the loan facility availed shall be as prevailing on the date(s) of disbursement(s) and will be based upon inter-alia the Company's evaluation of the customer such as professional qualification, creditworthiness, risk profile, security, repayment track record, external ratings etc. Based on the interest rate model adopted by Company, the rate of interest for the same product and tenor may vary for different customers depending upon the abovementioned factors.