

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: _____
- Place of Business: _____ 10. PAN: _____
- CIN: _____ 12. GST No. : _____
- CKYC: New _____
- CKYC Number: _____
- 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

- Name _____
- Father's/Spouse's Name _____
- Mother's Name _____
- Date of Birth: _____ Marital Status Y N
- PAN : _____
Citizen of India Y N
Gender: _____
- Disability if any: Physically challenged Visually challenged
 Others if any (please specify)
- CKYC Application Type: _____
- CKYC No: _____
- ID Document Type: _____
- Relevant ID No : _____
- Industry: _____
- Source of Income: _____
- Income Range: _____
- Passport / Driving License Expiry Date: _____

Co-Applicant 1
Please affix recent color photograph with signature across it

CO-APPLICANT - II INFORMATION

- Name _____
- Father's/Spouse's Name _____
- Mother's Name _____
- Date of Birth: _____ Marital Status Y N
- PAN : _____
Citizen of India Y N
Gender: _____
- Disability if any: Physically challenged Visually challenged
 Others if any (please specify)
- CKYC Application Type: _____
- CKYC No: _____
- ID Document Type: _____
- Relevant ID No : _____
- Industry: _____
- Source of Income: _____
- Income Range: _____
- Passport / Driving License Expiry Date: _____

Co-Applicant 2
Please affix recent color photograph with signature across it

10. Residence Address _____

 City _____ Pin Code
 State _____

11. Years at Current Address _____ Own Rented
 Company Provided Other _____

12. Permanent Address _____

 City _____ Pin Code
 State _____
 STD Code _____ Tel No. _____ Mobile _____
 Email _____

13. Educational Qualification UG Graduate PG
 If Professional CA Doctor Architect Lawyer
 Others

14. Country of Birth: _____

15. Residence Status: _____

16. Are you U. S. Resident?: _____

17. Are you U.S. Citizen?: _____

18. Do you hold a U.S. Permanent Resident Card (Green Card)?: _____

19. If answer to any of the questions from 1 to 3 is Yes then please: _____

20. Provide your Tax Identification Number which is your Social Security Number in Form W9

21. Are you a Politically exposed person (PEP) YES NO

22. Are you a Director of any registered Bank or its group companies? YES NO

10. Residence Address _____

 City _____ Pin Code
 State _____

11. Years at Current Address _____ Own Rented
 Company Provided Other _____

12. Permanent Address _____

 City _____ Pin Code
 State _____
 STD Code _____ Tel No. _____ Mobile _____
 Email _____

13. Educational Qualification UG Graduate PG
 If Professional CA Doctor Architect Lawyer
 Others

14. Country of Birth: _____

15. Residence Status: _____

16. Are you U. S. Resident?: _____

17. Are you U.S. Citizen?: _____

18. Do you hold a U.S. Permanent Resident Card (Green Card)?: _____

19. If answer to any of the questions from 1 to 3 is Yes then please: _____

20. Provide your Tax Identification Number which is your Social Security Number in Form W9

21. Are you a Politically exposed person (PEP) YES NO

22. Are you a Director of any registered Bank or its group companies? YES NO

CO-APPLICANT - I INFORMATION (NON-INDIVIDUAL)

1. Name: _____

2. Date of Incorporation: _____

3. PAN: _____

4. Industry: _____

5. Source of Income: _____

6. Income Range: _____

7. Segment: _____

8. ID Document Type: _____

9. Business Structure: _____

10. GST: _____

11. Year at current address: _____

12. Mobile: _____

13. Email id: _____

14. Company Contact Name: _____

CO-APPLICANT - II INFORMATION (NON-INDIVIDUAL)

1. Name: _____

2. Date of Incorporation: _____

3. PAN: _____

4. Industry: _____

5. Source of Income: _____

6. Income Range: _____

7. Segment: _____

8. ID Document Type: _____

9. Business Structure: _____

10. GST: _____

11. Year at current address: _____

12. Mobile: _____

13. Email id: _____

14. Company Contact Name: _____

DETAILS OF LOAN REQUIRED AND PROPERTY/ASSET(S) TO BE MORTGAGED / HYPOTHECATED

1. Type of Property/Asset(s) Residential Commercial Mixed Usage Equipment | Status of the Asset(s) if Property Self Occupied
 Rented Vacant

2. Required Loan Amount ₹ _____ Required tenure in years _____
 Value of the Property/Asset(s) ₹ _____ Built-up Area (Sq.ft.) _____

3. Property Address
 City _____ Pin Code _____ State _____

4. Owner of property : Applicant Co-applicant Jointly Others
 If jointly / others pls. mention owner's name _____

5. Purpose of Loan Capital Expenditure Working Capital Commercial/Industrial Property Purchase Business Expansion New Equipment Purchase
 Refinance of Existing Equipment

BANK ACCOUNT DETAILS

(Please attach a separate sheet if required)

Name of Account Holder	Name of Bank	Branch	A/c Operated Since	Account No.(s)	Individual/Joint A/c	Nature of Facility (OD/TL/CC)

INSURANCE REQUIREMENT (OPTIONAL) / ADDITIONAL INFORMATION

1. Group Insurance Cover - Loan Yes No

2. Other Insurance Cover Yes No

3. Importer / Exporter Yes No

4. Import / Export Turnover: ₹ _____

TRADE / BUSINESS / OTHER REFERENCES

Trade Reference

1. Name of Entity _____
 2. Contact Person _____
 3. Relationship with Applicant: Supplier Customer Competitor
 Others (pls specify) _____
 4. Address: _____
 Landmark _____ City _____
 Pin Code _____ State _____
 STD Code _____ Tel No. _____
 Mobile _____ Email _____

Non Trade Reference

1. Name of Entity _____
 2. Contact Person _____
 3. Relationship with Applicant: Friend Relatives Neighbour
 Others (pls specify) _____
 4. Address: _____
 Landmark _____ City _____
 Pin Code _____ State _____
 STD Code _____ Tel No. _____
 Mobile _____ Email _____

PROCESSING FEE DETAILS

Amount*: ₹ _____
 (nonrefundable in nature) to be paid along with application form.

Bank Name _____
 Instrument No. / UTR No. _____
 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 prospectively and all such amendments or modifications shall be deemed to be effective and binding on you. Please refer to the Schedule of charges for the latest fees and charges following the link https://ecffinance.edelweissfin.com/?page_id=553 / <https://www.edelweissretailfin.com/fees-and-charges> which are updated on our website ecffinance.edelweissfin.com / www.edelweissretailfin.com. Additionally, you can make inquiries at any branch of ECL Finance Limited (ECLFL/Company) / Edelweiss Retail Finance Limited (ERFL/Company) or with Customer Service of ECLFL/ERFL. 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 Schedule of charges updated on our website ecffinance.edelweissfin.com / www.edelweissretailfin.com.

Application Fee up to Rs. 15000/- + GST will be collected for Secured Loan Applications. This Application Fee is separate from any other fees and is non-refundable and non-adjustable against any other fees or charges. Application fee is to be paid digitally or vide cheque from Applicant's account only. No Application fee is to be paid by cash or from any third party account. 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.

The Borrower (s) shall assign in favour of ECLFL / ERFL, the insurance policy (ies) as required by ECLFL/ ERFL if the same is ECLFL's / ERFL's mandatory requirement and provided that such assignment of insurance policy (ies) has been specifically mentioned and agreed as a condition precedent to disburse the Loan Amount as per the sanction documents and/or sanction terms and condition.

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 ` / ERFL to extract your credit history from CIBIL / other credit bureaus.

Indicative rate of Interest:

Indicative Rate of Interest	SME Unsecured Business Loan:	18% – 28%
	SME Secured Loan:	11% – 16%
	SME Mid-Market Supply Chain Finance:	11% – 17%
	SME Unsecured Small ATS Loan:	30% – 38%

Note: Risk grade for customer is dependent on type of product being applied, nature of collateral provided, nature/vintage of business, its performance, indebtedness, bureau track & information shared for underwriting.

DECLARATION (ECLFL / ERFL)

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 your group entities including your 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.

By providing references, I consent to ECL Finance Limited / Edelweiss Retail Finance Limited for using the reference information for verification and contact purposes during the loan application processing/ loan tenure, as required.

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.

I/We hereby provide consent to download records from CKYC Registry for the purpose of establishing my identity/ address.

Subject to applicable laws We hereby consent for ECLFL/ERFL or any of it's affiliates (including branches) (collectively ECLFL/ERFL) to share my information with domestic or overseas regulators or tax authorities where necessary to establish our tax liability in any jurisdiction. Where required by the domestic or overseas regulators or tax authorities, We consent and agree that ECLFL/ERFL may withhold any Amount(s)/Security as may be required according to applicable laws, regulations and directives.

I hereby agree to submit voluntarily at my own discretion, the physical copy of any KYC document, banking, financial documents, self-attested Aadhaar Card/physical E-Aadhaar/ masked Aadhaar, offline electronic Aadhaar as issued by UIDAI or other documents as sought, to the Company for the purpose of establishing my identity/ address proof and process the loan eligibility checks. I consent to providing self-attested copy of Aadhaar Card with masked/redacted Aadhaar number or authorize the Company to mask/redact my Aadhaar number on the copy submitted, as needed. The Aadhaar consent and purpose of collecting Aadhaar has been explained to me/us in English and local language, as applicable. The Company has informed me/us that this consent will be stored with my loan application.

I/We hereby declare that all the information voluntarily furnished by me/us is true, correct and complete. I/We will not hold ECLFL/ERFL or any of its officials responsible in case of any incorrect information provided by me. I/We undertake to notify ECLFL/ERFL within 30 Calendar Days if there is a change in any information which we have provided to 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 Place _____

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

ECL Finance Limited: www.ecffinance.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. 1-800-1026372 (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. **Application Fee up to ₹` 15000/-** + GST (non-refundable in nature) to be paid along with application form for Secured Loan Applications.

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.ecffinance.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.