



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 \_\_\_\_\_

8. Residence Address \_\_\_\_\_  
 \_\_\_\_\_  
 City \_\_\_\_\_ Pin Code [ ][ ][ ][ ][ ][ ][ ][ ]  
 State \_\_\_\_\_

9. Years at Current Address \_\_\_\_\_ Own  Rented   
 Company Provided  Other  \_\_\_\_\_

10. Permanent Address \_\_\_\_\_  
 \_\_\_\_\_  
 City \_\_\_\_\_ Pin Code [ ][ ][ ][ ][ ][ ][ ][ ]  
 State \_\_\_\_\_  
 STD Code \_\_\_\_\_ Tel No. \_\_\_\_\_ Mobile \_\_\_\_\_  
 Email \_\_\_\_\_

11. Educational Qualification  UG  Graduate  PG  
 If Professional  CA  Doctor  Architect  Lawyer  
 Others \_\_\_\_\_

**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 / 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	Non Trade Reference
1. Name of Entity _____	1. Name _____
2. Contact Person _____	2. Contact Person _____
3. Relationship with Applicant: <input type="checkbox"/> Supplier <input type="checkbox"/> Customer <input type="checkbox"/> Competitor <input type="checkbox"/> Others (pls specify) _____	3. Relationship with Applicant: <input type="checkbox"/> Friend <input type="checkbox"/> Relatives <input type="checkbox"/> Neighbour <input type="checkbox"/> Others (pls specify) _____
4. Address: _____ Landmark _____ City _____ Pin Code _____ State _____ STD Code _____ Tel No. _____ Mobile _____ Email _____	4. Address: _____ Landmark _____ City _____ Pin Code _____ State _____ STD Code _____ Tel No. _____ Mobile _____ Email _____

## 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 [eclfinance.edelweissfin.com](http://eclfinance.edelweissfin.com) / [www.edelweissretailfin.com](http://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 [eclfinance.edelweissfin.com](http://eclfinance.edelweissfin.com) / [www.edelweissretailfin.com](http://www.edelweissretailfin.com) Processing fee is non-refundable. 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/wilful 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 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 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

Place \_\_\_\_\_

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

ECL Finance Limited: [eclfinance.edelweissfin.com](http://eclfinance.edelweissfin.com) • Edelweiss Retail Finance Limited: [www.edelweissretailfin.com](http://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.

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. Please contact us in 7 days at our registered office or write to us at [assistance@ecf.com](mailto:assistance@ecf.com) to know the status of your application. Fees & charges and Terms & conditions are also available on our website: [eclfinance.edelweissfin.com](http://eclfinance.edelweissfin.com) / [www.edelweissretailfin.com](http://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 [eclfinance.edelweissfin.com](http://eclfinance.edelweissfin.com) / [www.edelweissretailfin.com](http://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.