SME Lending - Applica	ation F	orm					delweiss s create, values protect
BUSINESS LOAN SME SECURED LO/	AN MAC	HINERY LOAN					
Please fill in all the required details in CAPITAL LETTE ECL Finance Limited Edelweiss Retail F APPLICANT INFORMATION	Ţ				Applicat	tion No.:	
1. Applicant Name :							
2. Borrower Entity Type: Sole Proprietor	rship Partn	ership Firm LLP	Pvt. Lt	td. Co. Public Lto	d. Co. Others		
3. Registered Office Address of the Entity :							
CityPin C	Code	Stat	e				
4. Communication Address of the Entity	Yes (Same as	s above) No					
5. Acceptable KYC documents required to b	be submitted,						
Cert./License issued by the Muni. Auth. u	under S& E Act	t/Cert. of enlistmen	t/license/	/shop allotment let	ter issued by Municip	oal Corp.	
Any Registration / Licensing Cert. issued	by the Centra	l Govt. or State Gov	vt. Author	ity/ Dept,			
Registration Cert. under G.S.T/VAT/TIN/T	AN/Prof. Tax A	Auth./Labour Law/Fa	actory Reg	gistration Cert.,			
Partnership Deed and registration cert.,	(if registered f	or firms) /MOA & A	OA(for Co	o's) along with Cert	. of Inc. & Cert. of Co	nmenceme	ent of Business
(in case of PLC)							
Document Type & Number					Expiry Date (if appli		
6. Date of Commencement of Business		Y Y 7. Date of Inc	orporatio	on of Business:		8. No. of Er	nployees
9. PAN		10. CIN					
11. GST No.		12. Udyam Ce					
13. Nature of Business Manufacturing	Retail Tradin				Others		
14. Non Professional Professional	Doctor	CA/CS/CWA		Architect	awyer Othe	ers	
15. Contact Person Name:					Designation:		
Landline Number:		Mobile No:			Email ID		
Landline Number:	RECTORS OF P	ROPRIETORSHIP CC	DNCERN/I	1	_Email ID I/LLP/ PVT LTD CO./F	1	
Landline Number:	RECTORS OF P		DNCERN/I	PARTNERSHIP FIRM Profit Sharing%	Email ID	PUB LTD CO PAN	DIN
Landline Number:	RECTORS OF P	ROPRIETORSHIP CC	DNCERN/I	1	_Email ID I/LLP/ PVT LTD CO./F	1	
Landline Number:	RECTORS OF P	ROPRIETORSHIP CC	DNCERN/I	1	_Email ID I/LLP/ PVT LTD CO./F	1	
Landline Number:	RECTORS OF P	ROPRIETORSHIP CC	DNCERN/I	1	_Email ID I/LLP/ PVT LTD CO./F	1	
Landline Number:	RECTORS OF P	ROPRIETORSHIP CC		1	Email ID	1	
Landline Number: DETAILS OF PROPRIETOR / PARTNERS/DIF Name CO-APPLICANT - I INFORMATION	RECTORS OF P	ROPRIETORSHIP CO	CO-AI	Profit Sharing%	Email ID I/LLP/ PVT LTD CO./F Total Experience	1	DIN
Landline Number: DETAILS OF PROPRIETOR / PARTNERS/DIF Name CO-APPLICANT - I INFORMATION 1. Name	RECTORS OF P	ROPRIETORSHIP CO Address Co-Applicant 1 Please affix recent		Profit Sharing%	Email ID	1	DIN DIN Co-Applicant 2 Please affix recent
Landline Number: DETAILS OF PROPRIETOR / PARTNERS/DIF Name CO-APPLICANT - I INFORMATION 1. Name		ROPRIETORSHIP CO Address Co-Applicant 1	CO-A I 1. Name	Profit Sharing%	Email ID I/LLP/ PVT LTD CO./F Total Experience	1	DIN
Landline Number: DETAILS OF PROPRIETOR / PARTNERS/DIF Name CO-APPLICANT - I INFORMATION 1. Name		ROPRIETORSHIP CC Address Co-Applicant 1 Please affix recent color photograph	CO-A I 1. Name	Profit Sharing%	Email ID I/LLP/ PVT LTD CO./F Total Experience	1	Co-Applicant 2 Please affix recent color photograph
Landline Number: DETAILS OF PROPRIETOR / PARTNERS/DIF Name		ROPRIETORSHIP CO Address Co-Applicant 1 Please affix recent color photograph with	CO-Al 1. Name 2. Fathe	Profit Sharing%	Email ID I/LLP/ PVT LTD CO./F Total Experience	1	DIN DIN Co-Applicant 2 Please affix recent color photograph with
Landline Number: DETAILS OF PROPRIETOR / PARTNERS/DIF Name		ROPRIETORSHIP CO Address Co-Applicant 1 Please affix recent color photograph with	CO-Al 1. Name 2. Fathe	Profit Sharing%	Email ID I/LLP/ PVT LTD CO./F Total Experience	1	DIN DIN Co-Applicant 2 Please affix recent color photograph with
Landline Number: DETAILS OF PROPRIETOR / PARTNERS/DIF Name		ROPRIETORSHIP CO Address Co-Applicant 1 Please affix recent color photograph with	CO-Al 1. Name 2. Fathe 3. Moth	Profit Sharing%	Email ID	PAN	DIN DIN Co-Applicant 2 Please affix recent color photograph with
Landline Number: DETAILS OF PROPRIETOR / PARTNERS/DIF Name CO-APPLICANT - I INFORMATION 1. Name 2. Father's/Spouse's Name 3. Mother's Name		ROPRIETORSHIP CO Address Co-Applicant 1 Please affix recent color photograph with signature across it	CO-Al 1. Name 2. Fathe 3. Moth	Profit Sharing%	Email ID	PAN	DIN DIN Co-Applicant 2 Please affix recent color photograph with signature across it
Landline Number: DETAILS OF PROPRIETOR / PARTNERS/DIF Name CO-APPLICANT - I INFORMATION 1. Name 2. Father's/Spouse's Name 4. Date of Birth DDMMYYYY		ROPRIETORSHIP CO Address Co-Applicant 1 Please affix recent color photograph with signature across it	CO-Al 1. Name 2. Fathe 3. Moth 4. Date 5. PAN	Profit Sharing%	Email ID I/LLP/ PVT LTD CO./F Total Experience	PAN	DIN DIN Co-Applicant 2 Please affix recent color photograph with signature across it
Landline Number: DETAILS OF PROPRIETOR / PARTNERS/DIF Name CO-APPLICANT - I INFORMATION 1. Name 2. Father's/Spouse's Name 4. Date of Birth DDMMYYYY 5. PAN CKYC No		ROPRIETORSHIP CO Address Co-Applicant 1 Please affix recent color photograph with signature across it	CO-Al 1. Name 2. Fathe 3. Moth 4. Date 5. PAN Citize	Profit Sharing%	Email ID	PAN	DIN DIN Co-Applicant 2 Please affix recent color photograph with signature across it
Landline Number: DETAILS OF PROPRIETOR / PARTNERS/DIF Name CO-APPLICANT - I INFORMATION 1. Name 2. Father's/Spouse's Name 4. Date of Birth DDMMYYYY 5. PAN CKYC Note Citizen of India Y N		ROPRIETORSHIP CO Address Co-Applicant 1 Please affix recent color photograph with signature across it	CO-AI 1. Name 2. Fathe 3. Moth 4. Date 5. PAN Citize Gende	Profit Sharing%	Email ID I/LLP/ PVT LTD CO./F Total Experience	PAN	DIN DIN Co-Applicant 2 Please affix recent color photograph with signature across it
Landline Number: DETAILS OF PROPRIETOR / PARTNERS/DIF Name Name CO-APPLICANT - I INFORMATION 1. Name 2. Father's/Spouse's Name 3. Mother's Name 4. Date of Birth DMMYYYY 5. PAN Citizen of India Y Name Others		Co-Applicant 1 Please affix recent color photograph with signature across it	CO-Al 1. Name 2. Fathe 3. Moth 4. Date 5. PAN Citize Gende 6. Disab	Profit Sharing%	Email ID	PAN	Co-Applicant 2 Please affix recent color photograph with signature across it rital Status Y N
Landline Number: DETAILS OF PROPRIETOR / PARTNERS/DIF Name Name CO-APPLICANT - I INFORMATION 1. Name 2. Father's/Spouse's Name 3. Mother's Name 4. Date of Birth DMMYYYY 5. PAN Ctizen of India Y Name Others 6. Disability if any: Physically challenged		Co-Applicant 1 Please affix recent color photograph with signature across it arital Status Y N Iy challenged d Passport	CO-AI 1. Name 2. Fathe 3. Moth 4. Date 5. PAN Citize Gende 6. Disab	Profit Sharing%	Email ID	PAN	DIN Discrete Discre
Landline Number: DETAILS OF PROPRIETOR / PARTNERS/DIF Name Name CO-APPLICANT - I INFORMATION 1. Name 1. Name 2. Father's/Spouse's Name 3. Mother's Name 4. Date of Birth DMMYYYY 5. PAN Citizen of India Y Male Female Others 6. Disability if any: Physically challenged Others if any (please specify) 7. ID Document Type		Co-Applicant 1 Please affix recent color photograph with signature across it arital Status Y N Iy challenged d Passport	CO-AI 1. Name 2. Fathe 3. Moth 4. Date 5. PAN Citize Gende 6. Disab 7. ID Do	Profit Sharing%	Email ID	PAN	DIN Discrete Discre

10. Residence Address			8. Residence Addr	ess		
City	Pin Cod	e	City		Pin Co	ode
State			State			
11. Years at Current Address	01	wn Rented	9. Years at Curren	t Address		Own Rented
Company Provided Other				ded Other		
12. Permanent Addre <u>ss</u>			10. Permanent Ad	are <u>ss</u>		
City	Pin Cod	e 🗌 🗌	City		Pin Co	ode
State			State			
STD CodeTel No				Tel No		
				Ter No		
Email			Email			
13. Educational Qualification U	G Graduate PG		11. Educational Qu	ualification UG	Graduate PG	
If Professional CA Doc	tor Architect Lawy	er	If Professional	CA Doctor	Architect Lav	wyer
Others				Others		
Others				Others		
DETAILS OF LOAN REQUIRED	AND PROPERTY/ASSET	(S) TO BE MOR	TGAGED / HYPOTHEC	CATED		
1. Type of Property/Asset(s)			xed Usage Equipn		Asset(s) if Property	Self Occupied
	Rented	ant				
2. Required Loan Amount `		Req	uired tenure in years_			
Value of the Property/Asset(s)		Buil	t-up Area (Sq.ft.)			
3. Property Address						
City	Pin Code		State			
4. Owner of property : Applic	ant Co-applic	cant	Jointly Ot	hers		
If jointly / others pls. mention ow	ner's name					
5. Purpose of Loan Capital Ex		king Capital	Commercial/Indus Property Purchase		ss Expansion	New Equipment Purchase
Refinance	e of Existing Equipment					
BANK ACCOUNT DETAILS					(Please attach a se	parate sheet if required)
Name of Account Holder	Name of Bank	Branch A	/c Operated Since	Account No.(s) Ind	dividual/Joint A/c	Nature of Facility (OD/TL/CC)
INSURANCE REQUIREMENT / A						
1. Group Insurance Cover - Loan	Yes No		2. Other Insi	urance Cover	Yes No	
3. Importer / Exporter	Yes No		4. Import / E	xport Turnover : ₹		_
TRADE / BUSINESS / OTHER I						
Trade Ref	erence		1. No	Non Trade R	eference	
1. Name of Entity			1. Name			
			2. Contact Person		nd Deletin	es Neighbour
2. Contact Person	Supplier Custome	. Compotit	or 2 Polationchin wit			
2. Contact Person	Supplier Custome Others (pls specify)	r Competit	or 3. Relationship wit		end Relativ	
 Contact Person Relationship with Applicant: 4. Address: 		r Competit	or 3. Relationship wit 4. Address:			
 Contact Person Relationship with Applicant: 	Others (pls specify)				ers (pls specify)	
 Contact Person	Others (pls specify) City		4. Address:		ers (pls specify)	
2. Contact Person 3. Relationship with Applicant: 4. Address: Landmark Pin Code Sta	Others (pls specify) City		4. Address: Landmark	Oth	recert	

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 / 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 / www.edelweissretailfin.com Processing fee is non-refundable.

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/Fl; d) for sharing of personal information on 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 a given above; you may take appropriate safeguards/action for recovery of Bank/Fl'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/Fl 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:	<u>C</u> o-Applicant 1 Signature:	Co-Applicant 2 Signature:		
For Office use only				
Branch Name	Associate Code	Date DDMMYYYY		
Date	Associate Name	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 • Edelweiss Retail Finance Limited: www.edelweissretailfin.com

	<u> </u>		
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, Kirol 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 F queries and suggestions.	Retail Finance Limited Please write to us at the given email id for your		
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 Lim <u>assistance@eclf.com</u> to know the status of your application. Fees & charges and Terms & conditions www.edelweissretailfin.com	, 6		

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
- MOST IMPORTANT TERMS AND CONDITIONS

- 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.

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 / 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.