

RETAIL ASSET APPLICATION

Reg. Office: ESAF Centre, Mannuthy, Thrissur, Kerala- 680 651

.....Branch

Branch ID

SO/USB ID

Lead Generator Code

Lead Converter Code

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PERSONAL DETAILS

APPLICANT I

APPLICANT II

APPLICANT III

GUARANTOR

First Name

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Middle Name

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Last Name

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I / We hereby request you to sanction me/us a credit facility of Rs..... (Rupees only) for the below purpose :

- ☐ Agriculture ☐ Home Loan ☐ Loan Against Property ☐ Education ☐ Micro Entrepreneur Loan
☐ Vehicle Loan ☐ Personal Loan ☐ Others

BUSINESS & FINANCIAL DETAILS

Business Location	Loan Amount Requested	Occupation							
Shop / Business Name	Place of business	No. of years of Current Shop	Electricity Charges p.m	No. of staff					
Business Owner Name	<input type="checkbox"/> House <input type="checkbox"/> Shop <input type="checkbox"/> Owned <input type="checkbox"/> Rented	Total years of experience in the Current Business	Travel p.m	Total Salary paid per month					
Business Licence owner & No.	Rent p.m (Rs) :		Others						
Daily Income Details	Variations : Good / Regular / Bad (G/R/B)		Average margin on sales %	Average Purchase amount per month					
Max Avg Min	Mon	Tue	Wed	Thur	Fri	Sat	Sun		
Weekly Income Details	Jan	Feb	Mar	Apr	May	Jun	Total value of own stock available		
Max Avg Min									
Monthly Income Details	Jul	Aug	Sep	Oct	Nov	Dec	Total other investments in the business		
Max Avg Min									

Signature of Applicant I	Signature of Applicant II	Signature of Applicant III	Signature of Guarantor

HOUSEHOLD INFORMATION :

Sl No.	Name	Age	Relation	Occupation	Monthly Gross Income	Loan EMI	Monthly take home income
1							
2							
3							
4							
5							
6							
7							

REFERENCES :

Name			
Relation			
Mobile No.			

RELATIONSHIP WITH ESAF☐ Yes☐ No

No. of years with ESAF

Sangam

Sangam Meeting Day

Client ID

Center ID

Name of Sangam President

Mobile No.

Name of Sangam Secretary

Mobile No.

ASSETS (Please tick if available) :☐ HOUSE☐ 2 WHEELER☐ Washing M/C☐ Vacant Land☐ T V☐ CAR☐ A/C☐ 3 WHEELER☐ Fridge☐ Others (specify).....**DETAILS OF PROPERTY OWNED**

Property Address with Village, District, SF No:

.....

Name of Owner: If pledged, name of bank.....

Land AreaCents/Acres Bldg Areasqft

Flooring Roof Market Value (Rs)

Period of stay in the same area:Years

Signature of Applicant I	Signature of Applicant II	Signature of Applicant III	Signature of Guarantor

OUTSTANDING LOANS

		Disbursed Amt.	Date of Loan	EMI	Balance o/s (Rs.)	Over Due Amt.
Applicant	MFI Loans					
	Housing Loan					
	Business Loan					
	Personal Loan					
	Vehicle Loan					
	Others					
	Total					
Guarantor / Co-applicant	MFI Loans					
	Housing Loan					
	Business Loan					
	Personal Loan					
	Vehicle Loan					
	Others					
	Total					
Grand Total						

HOUSE HOLD EXPENSES :

Monthly per member expenses : Rs...../- House Rent paid; Rs...../-

BANK ACCOUNT DETAILS FOR DISBURSEMENT OF LOAN :

Account Number to which Loan Proceeds to be disbursed A/c No..... in the name of Mr/Mrs/M/s.....

Account Number from which Instalment to be debited A/c No..... in the name of Mr/Mrs/M/s.....

Loan Related Details

Repayment Mode	<input type="checkbox"/> Standing Instruction, Debit SB A/c	<input type="checkbox"/> ECS
Activity for which loan is sought		

Insurance Intent

Whether interested in availing insurance cover for the loan : ☐ Yes ☐ No

The terms of the insurance availed and the premium for the same shall be as per the loan agreement.

Declaration:

☐ I/We hereby represent, declare and confirm that the land admeasures Acres / Cents / Bighas , at the following address.....

belongs to me / taken on lease for Agriculture purpose

☐ I/We hereby declare that I am/we are running a business unit which is a Small / Medium Scale Industry engaged in manufacture/ processing/ preservation of goods, with an original investment in plant and machinery as below:

Signature of Applicant I	Signature of Applicant II	Signature of Applicant III	Signature of Guarantor

- ☐ <Rs.10 lakhs ☐ Rs.10 - 25 lakhs. ☐ Rs.25 lakhs - Rs.5 Crore. ☐ Rs.5 - Rs.10 Crores.
- ☐ I/ We hereby declare that I am/we are running a Small Business Enterprise, providing services OR in the business of Retail trade with an original investment in Equipments as below:
- ☐ <Rs.4 lakhs ☐ Rs.4 - 10 lakhs. ☐ Rs.10 lakhs - Rs.2 Crore. ☐ Rs.2- Rs.5 Crores.

I/We also hereby declare/confirm that the asset purchased/to be purchased by me or the aforesaid loan shall be used by me/us solely for the purpose of agriculture and allied activities / manufacturing/business/Service/Trading activity for which the loan is sought for

I/We herewith enclose the following documents for your perusal:

- | | |
|---|--|
| <input type="checkbox"/> Proforma Invoice of the Vehicle to be purchased | <input type="checkbox"/> Business Licence |
| <input type="checkbox"/> Proforma Invoice of the machinery to be purchased | <input type="checkbox"/> Existing Loan statements |
| <input type="checkbox"/> Copy of PAN Card | <input type="checkbox"/> Adhar Copy |
| <input type="checkbox"/> Copies of Property documents with up to date tax paid receipt | <input type="checkbox"/> Voter ID |
| <input type="checkbox"/> Copies of approvals from Govt authorities | <input type="checkbox"/> Ration Card |
| <input type="checkbox"/> Copy of approved Plan along with Estimate | <input type="checkbox"/> Agreement for Sale |
| <input type="checkbox"/> Photographs of Land / House/ Flat/ Property under construction | <input type="checkbox"/> Bank Account Statement for last 12 months |

Vehicle Loan

Make of Vehicle to be purchased	
Model of Vehicle to be purchased	
Cost of Vehicle (As per Proforma Invoice)	Rs.
Registration Charges	Rs.
Other Charges, if any.	Rs.
Own Contribution (Margin)	Rs.
Loan Required	Rs.

Housing Loan / Loan Against Property:

Sl. No.	Location (Plot No, Sy No, Village, etc)	Boundaries	Extent of Property
		East West North South	Land Area Cents/Acre Building Area Sq Ft
	If Encumbered, Name of Bank		

DECLARATION

I/We hereby certify that the particulars furnished are true and correct to the best of my knowledge and that no information has been withheld/suppressed. I/We understand that the sanction of the loan is at sole discretion of ESAF Small Finance Bank ("ESAF") upon executing my/our securities and other terms and condition as required by ESAF. I/We agree that ESAF shall be entitled to reject my application without giving any reason thereof. In case my /our application is rejected, I /We reserve no right to appeal and accept that no reason could be given for rejection. I/We confirm that the loan shall be used for the stated purpose and will not be used for any speculative or antisocial purpose. I/We declare that I/we will not take loan from any other bank for the purpose as stated in this application form without the prior written consent from ESAF. I/We hereby agree and give consent for the disclosure by ESAF of all or any such; (a) information and data relating to me/us (b) the information or data relating to any credit facility availed of/ to be availed of by me/us and (c) default, if any, committed by me/us in discharge of my/our such obligation, as ESAF may deem appropriate and necessary, to all the credit information agencies/ bureaus authorized in this behalf by Reserve Bank of India/

Signature of Applicant I	Signature of Applicant II	Signature of Applicant III	Signature of Guarantor

Government of India. I/We undertake that (a) all credit information agencies/bureaus so authorized may use, process the said information and data disclosed by ESAF; and (b) all credit information agencies/ bureaus so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the Reserve Bank of India in this behalf. I/We hereby give our consent/do not give our consent to ESAF to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorization from me/us, the information /data provided by/related to me/us to any person with whom ESAF has entered / proposes to enter into contracts for provision of services/products for the purpose of marketing/offering/selling any product/services and/or availing support services of any nature by ESAF. I/We undertake to inform ESAF regarding any change in my occupation/postal address and to provide any further information that may require. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/We are aware that I/we may be held liable for it.

I/We confirm that I/we have read the terms and conditions applicable to this loan and/or they have been read to me/us in(vernacular language) by Mr./Ms.....

son/daughter ofand I/we understand, accept and acknowledge the contents herein, and hereby accept the terms and condition herein. I/We agree that terms and conditions may be changed by ESAF at any time. ESAF reserves the right to retain the photograph and documents submitted with application and may not return the same to the applicant. I/We acknowledge that information given in the loan application shall form basis of any loan ESAF may decide to grant to me/us. I/We authorize ESAF to use my/our contact number mentioned in the form for transactional/promotional/service calls/messages.

Signature of Applicant I	Signature of Applicant II	Signature of Applicant III

Date:

D	D	M	M	Y	Y	Y	Y
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Place:

Acknowledgment For Receipt of Application for Credit Facility

We acknowledge the receipt of your application for the loan facility, dated..... It will be our endeavor to convey our decision on the said application within days from now , provided the application is complete in all respects and submitted along with all the required documents ,for proper appraisal of the proposal.

For ESAF Small Finance Bank

Place:

(Authorized Signatory)

Date:

D	D	M	M	Y	Y	Y	Y
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For all enquiries regarding this loan, Contact

