

Loan Application Form
Enterprise Development Loan



Date: [DD][MM][YYYY]
Branch: [16 digit input]
Agent: [16 digit input]
Branch head: [16 digit input]

Applicant photograph
*Sign across the photograph

Applicant signature

A: Business Details

Fields marked * (star) are mandatory
Applicant needs to be the business entity

*Entity constitution type
Tick (✓) if applicable
[] Individual [] Proprietorship [] Partnership firm
[] Others [16 digit input]

*Are you an existing customer?
If yes, provide Customer ID
[] No [] Yes [10 digit input]

Account number [16 digit input] / [16 digit input]

*Udyam registration certificate [10 digit input]

*Name of the firm [20 character input]

*PAN card [10 character input]

Corporate Identification Number (CIN) [15 character input]

Import Export Code (IEC) [10 character input]

*Date of incorporation/formation [DD][MM][YYYY]

*Place of incorporation/formation [20 character input]

*Segment
Mention profession if professional
[] Self employed non-professional
[] Self employed professional [10 character input]

*Occupation/ nature of business/ industry type
[] Manufacturing [] Service Provider [] Trading (retail/wholesale)
[] Others [16 character input]

*Description of business [Text area]
(As per the Nature of Business selected above, mention the details of Business. Example - Trading of metal items/Manufacturing Of leather Products.)

*No of years in business [2 digit] Years [2 digit] Months

*Annual turnover of the business ₹ [15 digit input] (only absolute & numerical value to be filled as per the balance sheet/ITR of the firm)

*Source of fund
[] Business income [] Rental income [] Others [Text input]

Any statutory dues remaining outstanding
[] Yes [] No [] NA

*Proof of identity
[] Power of attorney granted to its manager, officers or employees to transact on its behalf [] Trade license
[] Officially valid document(s) in respect of person authorised to transact [] Registration certificate
[] Certificate of incorporation/ formation [] Partnership deed

*Whether registered under GST
If yes, provide registration date
[] No [] Yes [DD][MM][YYYY]

*GST Exemption
If yes, provide exemption reason
[] No [] Yes [Text input]

*GST registration	<input type="checkbox"/> Single	<input type="checkbox"/> Multiple
	<div></div>	
*Registered office address	<input type="checkbox"/> Same as GST registered address	
	<div></div>	
	<div></div>	
	City/town/village <div></div>	
	District <div></div>	
	State/U.T. <div></div>	
	Country <div></div>	PIN/Post code <div></div>
*Nearest landmark (office address)	<div></div>	
*E-mail address	<div></div>	
Business website	<div></div>	
Phone details (STD code - Tel. Off.)	<div></div>	
*Mobile number	<div></div>	
*Office ownership (Tick (✓) if office is mortgaged)	<input type="checkbox"/> Self owned	
	<input type="checkbox"/> Parental owned	
	<input type="checkbox"/> Rental	
	<input type="checkbox"/> Residence cum office	
	<input type="checkbox"/> Mortgaged	
*No. of years in office address	<div></div> Years <div></div> Months	
*Preferred mailing address	<input type="checkbox"/> Registered office address	
	<input type="checkbox"/> GST registered	
Whether the MSME unit is ZED rated mailing address	<input type="checkbox"/> No	
	<input type="checkbox"/> Yes	
	If yes, the gradation obtained by the MSME unit (Tick (✓) appropriate one)	
	<input type="checkbox"/> Bronze	
	<input type="checkbox"/> Silver	
	<input type="checkbox"/> Gold	
	<input type="checkbox"/> Diamond	
	<input type="checkbox"/> Platinum	
B: Individual Co Applicant/Proprietor/Partner/Other Details		
*Related person type	<input type="checkbox"/> Individual co-applicant	
	<input type="checkbox"/> Proprietor	
	<input type="checkbox"/> Partner	
	<input type="checkbox"/> Authorised signatory	
	<input type="checkbox"/> Power of attorney holder	
	<input type="checkbox"/> Others <div></div>	
*Details of related person	<input type="checkbox"/> Addition of related person	
	<input type="checkbox"/> Updated related person	
	<input type="checkbox"/> Deletion of related person	
	<div></div>	
	<div></div>	
	<div></div>	
	<div></div>	
*Name	Prefix <div></div>	First name <div></div>
	Middle name <div></div>	Last name <div></div>
*Spouse name	<div></div>	<div></div>
*Father's name	<div></div>	<div></div>
*Mother's name	<div></div>	<div></div>
*Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female
	<input type="checkbox"/> Third gender	
*DOB:	<div></div>	<div></div>
*Existing cust ID	<div></div>	*PAN <div></div>
	<div></div>	*Form 60 Furnished <input type="checkbox"/> Yes
	<div></div>	<input type="checkbox"/> No
*Occupation	<input type="checkbox"/> Salaried	
	<input type="checkbox"/> Self employed	
	<input type="checkbox"/> Unemployed	
	<input type="checkbox"/> Retired	
	<input type="checkbox"/> Housewife	
	<input type="checkbox"/> Politician	
	<input type="checkbox"/> Student	
	<input type="checkbox"/> Others <div></div>	
*If Salaried, type of organisation	<input type="checkbox"/> Pvt Ltd	
	<input type="checkbox"/> Public Ltd	
	<input type="checkbox"/> Proprietorship	
	<input type="checkbox"/> Partnership firm	
	<input type="checkbox"/> Public Sector	
	<input type="checkbox"/> Government	
	<input type="checkbox"/> Multinational	
	<input type="checkbox"/> Trust/Association/Club/Society	
*If Self Employed, nature of business	<input type="checkbox"/> Manufacturing	
	<input type="checkbox"/> Service provider	
	<input type="checkbox"/> Trading (retail/wholesale)	
	<input type="checkbox"/> Others <div></div>	
*Description of business	<div></div>	
	(As per the Nature of Business selected above, mention the details of Business. Example - Trading of metal items/Manufacturing Of leather Products.)	

[illegible]

B: *Financial /Income details/ITR income / Past performance /Future estimates

Financial year	Year	Turnover (in lakhs)	Profit as per P&L (in lakhs)	Installed capacity	Utilised capacity	Capital/Net worth
Past Year II	20__ to 20__					
Past Year I	20__ to 20__					
Provisional	20__ to 20__					
Present Year (Estimate)	20__ to 20__					
Next year (Projections)	20__ to 20__					

C: *Bank account details

Sr No	Bank	Branch	Type of A/c	A/c number
1				
2				

D: *Existing loan details

Loan	Bank name	Type of loan	A/c number	Loan amount	EMI	Loan opening date	Tenure	ROI	Security	Outstanding as on
1										
2										
3										

E: *Details of partners

Name of partner	Complete residence address	DOB	Father/Spouse	Aadhar number	PAN No	Category (SC, ST, OBC, Minority, Women)	Mob No	Email Address	Share Holding %	Academic qualification	Experience in the line of activity

F: *Security details

(a) Primary security

Type of Security (Stock, Machinery)	Value as on Date (in Lakhs)
Stock	
Book debts	
Others	

(b) Liquid collateral

LIP, KVP, NSC, Fixed Deposits	Relationship with borrower	Value as on Date (in Lakhs)

(c) Property collateral

Type of security	Type of property	Name of registered owner	Relationship with borrower	Property address	Area (in Sq....)	Age of property (in years)	Market value as on Date (in lakhs)
1							
2							
3							

E: *Reference details (Business reference)

Title	Reference 1	Reference 2
*Name		
*Relationship with applicant/co-applicant		
*Address		
*Mob no		
*Email ID		

F: Customer Declaration in respect of relationship with Director/Senior Officer of the Bank/any other bank

1. I/We am/are director(s) of any other bank or the subsidiaries of any of the banks or trustees of mutual funds / venture capital funds set up by the banks and also a partner(s) of substantial interest of the Borrower.

☐ Yes

☐ No
2. I/We am/are the relative(s) of the director(s) of slice SFB Limited or any other Bank, as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s) or guarantor(s) or major shareholder(s) or in control of the borrower or a major shareholder(s) or in control of the holding or subsidiary company of the borrower.

☐ Yes

☐ No
3. I/We am/are senior official(s) of the Bank or relative of the senior official of the Bank , as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s), or guarantor(s) or holder(s) of substantial interest of the borrower.

☐ Yes

☐ No

G: FATCA - CRS Declaration

☐ I am a tax resident of India and not resident of any other country

☐ I am a tax resident of the country/ies mentioned in the table below

Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax Number below

City of Birth

Country of Birth

*Address type for tax purposes

☐ Resident

☐ Business

☐ Registered office

#To also include USA, where the individual is citizen/green card holder of USA ^ In case Tax Identification number is not available, kindly provide functional equivalent FATCA-CRS Certification: I have understood the information requirements of this form (read along with the FATCA/CRS instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete and hereby accept the same.

H: Legal Entity Identifier (LEI)

Name of borrower

☐ I/we confirm that the total banking exposure of our firm/entity after availing the proposed loan / credit facility is above Rs. 25 Crore. The Legal Entity Identifier (LEI) is applicable to our firm/entity and the details of the same are as under:

LEI No.:

*LEI Issuance Date

D

D

M

M

Y

Y

Y

Y

LEI Issuer:

*LEI Expiry Date

D

D

M

M

Y

Y

Y

Y

☐ I/we confirm that the total banking exposure of our firm/entity after availing the proposed loan / credit facility is between Rs.5 Crore to Rs. 25 Crore. We will endeavour to obtain the LEI at the earliest and agree to provide the LEI details to slice SFB once we obtain the same.

☐ I/we confirm that the total banking exposure of our firm/entity after availing the proposed loan / credit facility is below Rs. 5 Crore. The Legal Entity Identifier (LEI) is not applicable to us.

☐ I/we confirm that if total banking exposure of our firm/entity goes beyond Rs. 5 Crore during the tenure of the loan/credit facility, we will endeavour to obtain the LEI at the earliest and agree to provide the LEI details to slice SFB once we obtain the same.

Applicant signature

☐ I/We declare that the particulars and information given above are true, correct and up to date in all aspects

I: Priority sector category / MSME

Classification	Micro	Small	Medium
Manufacturing enterprises and enterprises rendering services	<div><input type="checkbox"/> Investment in Plant and Machinery or Equipment not more than ₹1 crore</div>	<div><input type="checkbox"/> Investment in Plant and Machinery or Equipment not more than ₹10 crore</div>	<div><input type="checkbox"/> Investment in Plant and Machinery or Equipment not more than ₹50 crore</div>
	<div><input type="checkbox"/> Annual Turnover not more than ₹5 Cr</div>	<div><input type="checkbox"/> Annual Turnover not more than ₹50 Cr</div>	<div><input type="checkbox"/> Annual Turnover not more than ₹250 Cr</div>

Page 5

J: Customer consent

I hereby give my consent to and agree and authorize slice SFB Ltd. to fetch my personal details from UIDAI. I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and I voluntarily consent to providing my Aadhaar number / VID number, Biometric information and/or One Time Pin (OTP) data (and/or any similar authentication data) for the purpose of loan application. I understand that the biometric and/or OTP and/or any other authentication data I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for the specific transaction or as per requirement of law and for no other purposes. I confirm that I have been informed about the alternatives to submission of identity information and I have agreed to authenticate myself through Aadhaar based authentication system with full understanding of alternatives to submission of identity information. I understand that slice SFB shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I authorize slice SFB to verify and authenticate my Aadhaar during processing my loan. I further authorize the Bank to share my Aadhaar related details/information with regulatory /statutory bodies as and when required. I hereby expressly consent to and authorize the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to collect, store and process my application details, personal data and sensitive information about me, information, papers and data relating to know your customer (KYC), credit information, and any other information about me/pertaining to me or not as may be deemed relevant by the Bank (collectively, "Information") and I hereby also expressly consent to and authorize the Bank to download KYC details from the CKYC registry using my CKYC ID for the purpose of loan application. I expressly consent Bank to share and disclose the Information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, group companies, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons/institutions/entities as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent, undertake to process information including by way of storing, structuring, organizing, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank and for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for cross selling, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, or for any purposes as the Bank may deem fit. I expressly agree to the Bank, its service providers, agents and/or its affiliates for using the Information and for marketing, promotion and cross-selling to me their various products and services of the Bank from time to time via telephone, SMS and/or email.

<input type="checkbox"/> Yes	Applicant signature	Co applicant - I / Partner - I / Proprietor / Director	Co applicant - II / Partner - II / Director - II	Co applicant - III / Partner - III / Director - III
<input type="checkbox"/> No				

K: Customer declaration

We certify that the information provided me /us in this application form is true, correct complete and up to date in all respects and this shall form the basis of my/facility that slice SFB (the Bank) may decide to grant to us at its sole discretion. I/We undertake to inform you of any changes therein immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/we may be held liable for it. I/We shall advise the Bank in writing of any change in my/ our address. I/We hereby authorize and give consent to the Bank to disclose, without notice to me/ us, information furnished by me/ us in the application form(s)/ related documents executed/ to be executed in relation to the facilities to be availed by me/ us from the Bank, to the Bank's other branches/ subsidiaries/ affiliates/ Credit Bureaus/ Rating Agencies/ Service Providers, banks/ financial institutions, governmental/ regulatory authorities or third parties for information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I/ We waive the privilege of privacy and privacy of contract. I/We confirm that the enclosed copies of financials /tax returns /bank statements /Title / legal and other documents are submitted by me /us against my /our loan application and are true copies. I/We agree that slice SFB reserves the right to retain the photographs and documents submitted with application and will not return those to the applicant even if the facility is rejected. I /We understand that slice SFB reserves the right to seek any information from any source or to give any information and to assign any work to any third party at its sole discretion in connection with the facility required by me /us. I/We further agree that the facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility that may be granted to me / us. Except to the extent disclosed to slice SFB, I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my /our properties and /or any criminal proceedings have been initiated and/or are pending against me/us and that I/we have never been adjudicated insolvent by any court or other authority. Details of any such proceedings/suits/recoveries/attachments as referred above. Except to the extent disclosed to slice SFB, no director or relative/near relation(as specified by RBI) of a director of a banking company (including slice SFB) or a relative ((as specified by RBI) is the applicant(s), or a partner of our concern, or a trustee, member, director, manager, or a guarantor on my behalf, or holds substantial interest in our concern. Details of any such relation as referred to above. I/We also authorize slice SFB to check references about me/us from any bank/persons. I/we hereby further confirm that, I/we have no objection on slice SFB getting Guarantee cover from CGTMSE (applicable in case of CGTMSE proposals only). I/We authorize slice SFB to share information relating to facilities availed by me/us from slice SFB, as the Bank may deem appropriate and necessary, with any Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers. Accordingly, I/we give consent to disclose information to such entities. Such entities may further make available processed information or data or products thereof of banks/financial institutions and other credit grantors. I/We hereby expressly authorize you to approach Income Tax Department as also any other Government Department/ Authority/ Agency to access the information (including without limitation, Balance Sheet, Profit & Loss Account, Income Statement and Returns) about me/ us and about our business or activity submitted by me/us to such authority or entity, for the purpose of verification of the same with the information submitted by me/us to you in relation to the credit facility/ies applied for/ availed of from you by the Borrower & this authorization shall continue to be valid, continuing and in force until all amounts due to you under the credit facility (ies) granted/ to be granted by you to the Borrower are not fully repaid to you and received by you. I/We understand that all charges pertaining to the loan like processing fees and/or any other charges mentioned in the sanction letter are to be borne by me/us. I/We further understand that the relevant stamp duty, Legal expenses, valuation expenses, expenses pertaining to creation of charges with ROC, charges for documentation and any other out of pocket expenses as per actuals will be borne by me/us. I/we understand that charges paid to the Bank towards out of pocket expenses and/or login/processing fees are non-refundable and upon the application being withdrawn by me/us or being rejected by the Bank for any reason whatsoever in the pre-sanction or post-sanction stage, I/we will not be entitled to any refund either in part or in full. I/We understand that disbursement will be subject to production of necessary documents as may be required by the Bank from time to time, satisfactory completion of Bank's appraisal and documentation process and compliance with Bank's laid down norms/guidelines. I/We confirm that I/we shall utilise the said facility only for the purpose of business as mentioned above and not for any other activity. I/We shall furnish at the end of every calendar quarter a certificate in the form required by the Bank regarding my/our sales turnover and net profit. I/we undertake to inform slice SFB regarding any changes whatsoever in my/ our addresses, as specified herein above or employment/profession and to promptly provide such further information that slice SFB (or its designated group companies or agents or representatives) may require. I/we declare that: (i) I/We am/are competent and fully authorized to issue such declarations, confirmations, agreements and undertakings and submit this application form for the purpose of borrowing /availing of the requested facility and to execute all other documents required by slice SFB for such purpose. (ii) all such letter(s) of authorities/power(s) of attorney, if any, executed by me/us in favour of any persons and which is/are valid, subsisting and has/have not been revoked by me/us. I/We authorize slice SFB to obtain my/our Bank Statements' PDF Passwords from me/us and use such password directly or share the same with third party agencies appointed by the Bank for fetching, accessing, and assessing the bank statements shared with the Bank. I/We undertake that the proceeds of this facility shall not be used for investment in the capital market. I/We undertake to inform the Bank in case of any update in the information provided or "In case of any update in the documents submitted by me/us for the grant of facility/Loan by the Bank at the time of establishment of business relationship / account-based relationship and thereafter, as necessary; I/we shall submit to the Bank the update of such information/documents. I/We agree to do the aforementioned. This shall be done within 30 days of the update to any such information/the documents for the purpose of updating the records at the Bank's end." The Bank will convey its final decision after review of the final documents (within 2 weeks for credit limit up to Rs. 5 lakh and within 3 weeks for credit limit above Rs. 5 lakh and up to Rs. 25 lakh. For credit limit above Rs.25 lakh decision will be provided within 6 weeks from the date of receipt for Micro & Small enterprises borrowers) and (within 30 working days for other borrowers) from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank. The bank any at its sole discretion sanction or decline the application. No commitment has been given to me/us with regard to sanction of the loan. The bank will decide and assign the loan amount/ facility and no commitment has been given to me/us for the same. The DSA has not collected any commission/brokerage or any other fee by way of cash or cheque. All the terms and conditions agreed to by the Applicant hereunder are also applicable and to be abided by the Co Applicant. This duly filled application form may be shared by the Bank with the Co-Applicant for the Co-Applicant to be aware of the terms and conditions that are agreed to hereunder. In addition to these terms and conditions, specific terms and conditions applicable to the co-applicant will be obtained separately and which is to be read together with these terms and conditions

[illegible]

Applicant signature	Co applicant - I / Partner - I / Proprietor / Director	Co applicant - II / Partner - II / Director - II	Co applicant - III / Partner - III / Director - III
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L: Sourcing details (for official use only)

*Customer name

*Sourcing channel

☐ Direct

☐ Bank official

☐ DSA

☐ Connector

☐ Digital circle

*RO-Name

*RO- Emp ID

*LG Code

*LC Code

*Branch Manager Name

*Branch Manager Emp ID

*Branch name

*Branch code

*Documents received

☐ Certified Copies

☐ E-KYC data received from UIDAI

☐ Digital KYC Process

☐ Data received from offline verification

Acknowledgement letter (To be handed over to customer)

Date

DD

MM

YYYY

To

*slice small finance bank has received your application for an Enterprise Development Loan for:

₹

The Bank will convey its final decision after review of the final documents (within 2 weeks for credit limit up to ₹5 lakh and within 3 weeks for credit limit above ₹5 lakh and up to ₹25 lakh. For credit limit above ₹25 lakh decision will be provided within 6 weeks from the date of receipt for Micro & Small enterprises borrowers) and (within 30 working days for other borrowers) from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

*slice small finance bank has received your application for an Enterprise Development Loan for:

₹

Signature of Sales Manager
Sourcing Channel
(ASL/ DSL/ etc)

Serial No.

Pre Sanction Document

- Partnership Deed of the firm (if partnership/LLP)
- Copy of last three years ITR Acknowledgement, Computation, Balance Sheet, Profit and Loss as submitted to the Income Tax Department.
- GST return for last 12 months.
- 6 month bank statement.
- KYC Documents
- Udyam Aadhar Registration Certificate

Note: Additional documents might be required as per credit assessment

Post Sanction Document

- Post Sanction Document
- Mandate creation authorisation
- Executing security creation documents and submitting original security documents
- Compliance of Sanction terms and other conditions may apply

Note: Additional documents might be required as per sanction requirement

Details of charges

Type of Charges		Norms
1	Loan Processing Charge	Upto 2% + Applicable GST on the applied loan amount
2	EMI bouncing charges	Rs. 500 + Applicable GST
3	Penal Charges	2% + Applicable GST per month on the principal amount overdue for the irregular period
4	Swapping Charges	Rs. 500 + Applicable GST
5	Document Retrieval Charges	Rs. 500 + Applicable GST
6	Amortization Schedule Charges	NIL
7	NOC & Duplicate NOC Charges	Rs. 500 + Applicable GST
8	Stamp Duty & other statutory document charges	As per applicable law of state
9	Loan Cancellation Charges	NIL (Processing fees collected, will not be refunded)

Type of Charges		Norms
10	Legal/Repossession and Incidental Charges	As per actual
11	Valuation Charges	As per actual (non-refundable - to be collected upfront)
12	Original / Duplicate list of documents	Rs. 500 + Applicable GST
13	Foreclosure Statement	Rs. 100 + Applicable GST
14	Foreclosure Charges	Upto 2% + Applicable GST on the Principal outstanding For MSME loans - NIL (except balance transfer cases)
15	CERSAI Creation charges	As per actual
16	CGTMSE Annual Premium	As per actual
17	Enhanced Due Diligence	If applicable
18	Annual Insurance of the stock/property	As applicable

Page 7