LOAN APPLICATION FORM

CAR LOAN / COMMERCIAL VEHICLE LOAN

YES BANK

YES BANK LIMITED

Registered & Corporate Office:
Nehru Centre, 9th Floor, Discovery Of India, Worli, Mumbai 400 018, India. Tel: +91(22) 6669 9000 Fax: +91(22) 2490 0314.

Northern Regional Corporate Office:
48, Nyaya Marg, Chanakyapuri, New Delhi 110 021, India. Tel: +91(11) 6656 9000 Fax: +91(11) 4168 0144.

www.yesbank.in

Serial No.:

Version: October 2011

DECLARATION

I/ We declare that I/ We am/ are resident Indians and that all the particulars and information given in the application form are true, correct and complete and that they shall form the basis of any loan YES BANK Limited (YBL) may decide to grant to me/ us. I/ We undertake to inform YBL regarding any change in my/ our above mentioned details and to provide any further information that they may require. I/ We further agree that my/ our loan should be governed by the rules of YBL which may be in force from time to time. YBL reserves the right to reject the loan application. I/ We acknowledge and give consent that YBL may obtain/ disclose/ share any/ all information pertaining to me/ us from/ with any banks/ financial institutions/ credit bureaus/ third parties for any purpose whatsoever. Further, incase of any guarantee or security of third party is intended to be provided to YBL as security for the loan to be sanctioned to me, I/ We acknowledge and give consent that YBL may disclose to such third party information pertaining to me/ us and/ or of the details of the loan granted to me/ us. I/ We agree that YBL and/or Affiliates or their contractors may hold and process my/ our personal Information and all other information concerning my/ our Account(s) on computer or otherwise for analysis, credit scoring and marketing. I/ We further agree that YBL may disclose, in strict confidence, to other institutions, personal Information concerning me/ us as may be reasonably necessary for reasons inclusive of but not limited to participation in any telecommunication or electronic clearing network, for compliance with a legal directive or for fraud prevention purposes. For any information so obtained / disclosed/ shared, I/ We agree and confirm that I/ We will not hold YBL responsible for the use of such information. I/We agree that I/ We will not utilize the money(ies) received under the loan agreement(s) for any purpose which are prohibited under any law for the time being in force including but not limited to investment(s) in capital market(s) and speculative purposes. This application form along with the supporting documents shall be the property of YES BANK Limited.

I/ We confirm that no cash/ blank cheque has been given by me along with this application, nor have I been promised any free gifts/ inducements to apply for this facility.

Paste Photograph & sign across

Paste Photograph & sign across

Date _____ Place _____ Signature of Applicant _____ Signature of Co- Applicant _____

Loan requested for ☐ Car Loan ☐ Commercial Vehicle Loan

Customer ID No.: ☐☐☐☐ ☐☐☐☐ ☐☐☐☐ ☐☐☐☐ Account No.: ☐☐☐☐ ☐☐☐☐ ☐☐☐☐ ☐☐☐☐

ARP/RP Name : _____

ARP/RP Code : _____

ARP/RP Signature : _____ Date: D D M M Y Y Y Y

Referal Agency / Employee Name : _____

Referal Agency / Employee Code : _____

APPLICATION FORM FOR LOAN

Amount of loan applied for : Rs. _____ EMI you are comfortable servicing: _____

Loan Tenure : _____ Months

Interest Rate Type : ☐ Fixed ☐ Floating

Purpose of Loan : ☐ Personal ☐ Commercial ☐ Captive

Vehicles Details : ☐ Number of Vehicles _____ ☐ Make _____ ☐ Model _____

☐ Dealer _____ ☐ Valuation / Invoice Price _____

☐ Margin Money _____ _____

Scheme : ☐ Advance EMI _____ ☐ Arrear EMI _____ ☐ Others _____

Payorder to be issued in favour of : _____

APPLICATION DETAILS

Name : Mr./Ms./ M/s. _____

First Name Middle Name -- Last Name (Leave a blank space between each name)

Date of Birth/Incorporation : D D M M Y Y Y Y Father's / Husband's Name _____

Spouse Name _____ Mother's Maiden Name _____

Alias Name _____ No. of financial dependents: _____

(Please ☑ tick in relevant box)

Marital Status : ☐ Single ☐ Married Gender ☐ Male ☐ Female

Nationality ☐ Indian ☐ NRI ☐ PIO/Foreign National Religion : _____

Education : ☐ Undergraduate ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Others (Please specify) _____

Occupation : ☐ Salaried ☐ Professional ☐ Business ☐ Retired ☐ Housewife

☐ Others _____

If Salaried, type of Firm employed with ☐ Govt./PSU ☐ Multinational ☐ Public Ltd. Co. ☐ Private Ltd. Co.

☐ Partnership ☐ Proprietorship ☐ Others _____

No. of years at Current employment: _____ Designation: _____

Name of the previous employer: _____

Total No. of years with previous employer: _____ Total years in employment: _____

If Self employed, Type of Industry : ☐ Manufacturing ☐ Services ☐ Trading ☐ Agriculture ☐ Export

Your Profession category : ☐ C.A. ☐ Journalist ☐ Architect ☐ Consultant ☐ Doctor

☐ Others (Please Specify) _____

If in Business : Years at Current Business _____ Years at Previous Business (if any) _____

Company Annual Turnover _____ Capital Investment _____

No. of employees _____ Office Premises ☐ Self Owned ☐ Rented ☐ Other _____

PAN Number : _____ (Please fill Form 60 if you don't have a PAN number)

Passport No. : _____ Driving License No. : _____ Voter's I.D. No.: _____

Income Rs : Net Salary per month: _____ Gross receipts per month: _____
(For Self employed)

PLEASE TELL US A LITTLE ABOUT YOURSELF

Residence Address : _____

_____

Landmark : _____

City : _____ Pin: _____

State : _____ Country: _____

Residence : ☐ Rented ☐ Owned ☐ Company Provided ☐ Parent Owned

No. of years in this city: _____

Type of Residence : ☐ Flat ☐ Bungalow ☐ Chawl ☐ Row House ☐ Others _____

Rent (Rs. p.m.): _____ Years at Residence: _____ Area(sq. ft): _____

Company / Firm Name : _____ Department: _____

Office Address : _____

_____

_____

City : _____ Pin: _____

State : _____ Country: _____

Tel. No. (Include STD Code)(Residence): _____ _____ (Office): _____ _____ Extn.: _____

Mobile No. : _____ E-mail: _____

Mailing Preference : ☐ Residence ☐ Office (To which address should we send your statement / communication?)

Permanent Address (Incase this is same as residence address, please mention "Same as Above") :

City : Pin:

State : Country:

Tel. No.(Include STD Code) :

CO-APPLICANT / GUARANTOR DETAILS

Name : Mr./Ms./ M/s.

First Name Middle Name -- Last Name (Leave a blank space between each name)

Date of Birth/Incorporation : D D M M Y Y Y Y Mother's Maiden Name

Nationality : ☐ Indian ☐ Others (specify) Religion :

Relationship with applicant : ☐ Spouse ☐ Parent ☐ Child ☐ Others (Please specify)

Residence Address :

Landmark :

City : Pin:

State : Country:

Residence : ☐ Rented ☐ Owned ☐ Company Provided ☐ Parent Owned

No. of years in this city:

Type of Residence : ☐ Flat ☐ Bungalow ☐ Chawl ☐ Row House ☐ Others

Rent (Rs. p.m.): Years at Residence: Area(sq. ft):

Occupation : ☐ Salaried ☐ Professional ☐ Business ☐ Retired ☐ Housewife ☐ Student

☐ Others (Please specify)

Profession : ☐ C.A. ☐ Journalist ☐ Architect ☐ Consultant ☐ Doctor ☐ Lawyer

☐ Others (Please specify)

No. of years at Current employment: Designation:

Company / Firm Name : Department:

Office Address :

City : Pin:

State : Country:

Tel. No. (Include STD Code)(Residence): (Office): Extn.:

Mobile No. : E-mail:

PAN Number : (Please fill Form 60 if you don't have a PAN number)

Passport No. : Driving License No. : Voter's I.D. No.:

Income Rs : Net Salary per month: Gross receipts per month:
(For Self employed)

PLEASE TELL US ABOUT YOUR BANK ACCOUNT(S) (INCLUDING ANY WITH YES BANK LTD.)

For Applicant

Name & Address of Bank	Account Type (Savings/Current/other)	Account No.	Date Opened	Balance/Limit

For Co-Applicant/Guarantor

Name & Address of Bank	Account Type (Savings/Current/other)	Account No.	Date Opened	Balance/Limit

PLEASE TELL US ABOUT YOUR CREDIT CARDS

For Applicant I am a Credit Card Holder: ☐ Yes ☐ No (If yes, please furnish the following details about the credit cards owned by you)

S. No	ISSUING BANK	TYPE OF CARD (Silver/Gold/Platinum)	CARD NO.	CARD HOLDER SINCE	VALID TILL	CREDIT LIMIT

For Co-Applicant/Guarantor: I am a Credit Card Holder ☐ Yes ☐ No (If yes, please furnish the following details about the credit cards owned by you)

S. No	ISSUING BANK	TYPE OF CARD (Silver/Gold/Platinum)	CARD NO.	CARD HOLDER SINCE	VALID TILL	CREDIT LIMIT

DETAILS ABOUT YOUR EXISTING LOAN(S)

For Applicant: I have loans outstanding ☐ Yes ☐ No (If yes, please furnish the following details about your loans)

S.N.	FINANCIER	TYPE OF LOAN (Auto/Personal/Home)	TERM	LOAN No.	LOAN SINCE	EMI	LOAN AMOUNT

For Co-Applicant/Guarantor: I have loans outstanding ☐ Yes ☐ No (If yes, please furnish the following details about your loans)

S.N.	FINANCIER	TYPE OF LOAN (Auto/Personal/Home)	TERM	LOAN No.	LOAN SINCE	EMI	LOAN AMOUNT

a) Have you defaulted on any Loan ☐ Yes ☐ No If yes, please provide details _____

b) Is there any pending litigation against you? ☐ Yes ☐ No If yes, please provide details _____

DETAILS ABOUT YOUR ASSETS

	Immovable		**Investments**
Asset	Current Market Value	Asset	Amount
Land		Fixed Deposits	
House		PF/PPF	
Office		Insurance/LIC	
Others		Others	

Loan disbursal preferably to (Bank name and A/c No.) .....

Repayment preferably from (Bank name and A/c No.) .....

DETAILS ABOUT YOUR VEHICLE/S

Vehicle Type : ☐ 2 Wheeler ☐ 4 Wheeler ☐ Self Owned ☐ Company Provided ☐ Others _____

1. Model: _____ Registration No. _____
2. Model: _____ Registration No. _____

REFERRAL INFORMATION

Referral 1: Please provide contact details of your Colleague/Buyer/Supplier/Banker

Name: _____

Age: _____ Relationship with Applicant: _____

Address: _____

_____

City: _____ Pin: _____

Email: _____

Tel. No. (Residence): (Include STD Code) |_|_|_|_| |_|_|_|_|_|_|_|_|

(Office): _____ Ext..: ____ Mobile No.: |_|_|_|_|_|_|_|_|_|_|

Referral 2 : Please provide contact details of your Relatives Only

Name: _____

Age: _____ Relationship with Applicant: _____

Address: _____

_____

City: _____ Pin: _____

Email: _____

Tel. No. (Residence): (Include STD Code) |_|_|_|_| |_|_|_|_|_|_|_|_|

(Office): _____ Ext..: ____ Mobile No.: |_|_|_|_|_|_|_|_|_|_|

PRIORITY SECTOR CATEGORY

Important : If the applicant belongs to any of the below category, please tick the box

- ☐ **Professionals** - Qualified Doctors with practice in rural / semi-urban areas with CC limit upto Rs 2 Lacs & total borrowings upto Rs 10 Lacs
- ☐ **Allied Agriculture Activity** - Diary, Piggery, Poultry, Fisher, Bee-Keeping, Cattle Feed, Poultry Feed, Plantation, Horticulture Fertilizers, Pesticides, Seeds, etc.
- ☐ **Indirect Finance to Agriculture** - Service Units units contracting tractors / borewells / other equipments to farmers & dealers in agri machinery
- ☐ **Agriculturist / Farmer**
- ☐ **Khadi & Village Industries** (KVI Sector)
- ☐ **SSIs** with Plant & Machinery < 1 Cr
- ☐ **Tiny Industries** with P & M < 25 Lacs
- ☐ **Other SSI's** - Handloom Co-opratives
- ☐ **Road / Water Transport Operators** - owning a fleet not exceeding 10 vehicles
- ☐ **Software Industry** - Software firms with credit limits upto Rs 1 Crore
- ☐ **Private Retail Readers** with credit limit less than Rs 10 Lacs / traders in essential commodities
- ☐ **Small Business** - individuals / firms running a business enterprise providing non-professional services with equipment cost < 20 Lacs
- ☐ SSSBE's (Small scale service and Business Enterprises with investment upto Rs 10 Lacs in fixed assets)
- ☐ Laundry & Dry-Cleaning
- ☐ Tailoring
- ☐ Typing / Xeroxing / DTP Centres
- ☐ STD / ISD Booths, printer / Fax Services
- ☐ Cable TV Network
- ☐ Internet / Cyber Café
- ☐ Beauty Parlours & Creches
- ☐ Auto Repair, Service Garages
- ☐ Servicing, Maintenance, Repair of all types of Autos / Machinery / Electronic / Electrical Equipment / Watches
- ☐ Photo Lab & Studios / X Ray Clinic
- ☐ Equipment Rental & Leasing
- ☐ Advertising Agencies
- ☐ Marketing / Industrial Consultancy
- ☐ Software Development

RELATIONSHIP

1) **Details of relationship if any with any director/senior officer of YES BANK Ltd.**

   Name of the director/senior officer : _____

   Relationship with the director/senior officer : _____

2) **Details of relationship if any with any director of other bank/s**

   Name of director and the Bank : _____

3) **Details of directors of the company or its subsidiary company or its holding company, who are also on the board of YES BANK Limited.**

   Name of director : _____

INSURANCE COVER

YES BANK has taken a "Credit life Group Insurance Plan" from Max New York Life Insurance Company, which offers protection against loan liability of YES BANK customers. The insurance cover shall be equal to the principal amount of loan availed from YES BANK, reduced periodically as per repayment schedule under original loan agreement, subject to the maximum insurance cover per life indicated in the Policy Schedule of group policy.

This is an optional arrangement and it is not mandatory to apply for the Insurance cover along with loan. If you wish to opt for joining the YES BANK group as member for the purpose of benefit under the group insurance plan, please discuss with the YES BANK manager and refer to the terms & conditions of the group policy. Insurance cover will be subject to final decision of the insurer

Do you wish to meet YES BANK manager to understand the details of group policy to become the member of the group for taking insurance cover under the Credit Life Group Insurance plan?

☐ Yes ☐ No

ACKNOWLEDGMENT

Serial No.:

Received application form for loan facility from _____ for ₹ _____

Dated: _____

Application received by: _____ For YES BANK Ltd. _____

Dear Customer,

We thank you for opting for a loan from YES BANK Ltd. For your better understanding about our Bank's offer, we request you to please go through the following conditions governing the loan:

➤ Application Processing and Loan Disbursement: The applicant would be advised of the Bank's decision on his application, within three weeks from the receipt of the complete information at the Bank. ➤ The loan processing fees would be _____ % of the loan amount approved by the Bank. ➤ Interest rate type : Fixed ➤ Indicative rate of interest:_____ % PA ➤ Total Cost for the loan is Interest rate + Processing fee ➤ Overdue Interest: _____ % per month (compounded monthly) ➤ Cheque bounce charges: ₹_____/- per instrument per instance. ➤ Loan pre-payment may be allowed by the Bank at anytime after the payment of the first _____ monthly installments on payment of pre-payment penalty at _____ % of the principal outstanding as on the date of pre-payment. ➤ Please note, the interest rate and charges mentioned are indicative; these would be as per the rates mentioned in the Loan Agreement, if the loan is sanctioned. ➤ List of documents to be provided at the time of loan application is given by the YES BANK Relationship officer separately.

MARKETING OFFERS

From time to time YES BANK communicates various features/Products/promotional Offers which offer significant benefits to its customer and may use the services of third party agencies to do so. Do you wish to be informed about such benefits?

☐ I/We expressly authorize Yes Bank to use information or data relating to me/us, for communicating marketing offers as outlined above.

☐ I/We do not wish to receive offers as outlined above.

For customers who wish not to receive such marketing offers but do not wish to be communicated the same by way of telephonic calls/SMS's from YES BANK, we offer a " Do not call" Service. To register to this, please visit our website **www.yesbank.in**

DOCUMENT CHECKLIST*

1. Identity / Signature Proof
2. Address Proof (Residence & Office)
3. Age Proof
4. For Private Limited company

   (i) Memorandum and Articles of Association (ii) List of Directors and Shareholders (iii) ITR and Profit and Loss and Balance Sheet Statements for last 3 years (along with Form 3CB and 3CD where applicable) (iv) Bank statement of main account for last 6 month (v) Details of all existing loans
5. For Partnership Firm

   (i) Partnership Deed (ii) ITR and Profit and Loss and Balance Sheet Statements for last 3 years (along with Form 3CB and 3CD where applicable) (iii) Bank statement of main account for last 6 months (iv) Details of all existing loans
6. For Proprietorship

   (i) ITR and Profit and Loss and Balance Sheet Statements for last 3 years (along with Form 3CB and 3CD where applicable) (ii) Bank statement of main account for last 6 month (iii) Details of all existing loans
7. For Salaried customer

   (i) Latest 2 Salary Slips (ii) Last 2 years IT return / Form 16 / Appointment letter (iii) 3 months salary account statement (iv) Details of all existing loan.

* The document checklist is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per necessity.

We are YES BANK. India's Emerging Bank.

YES BANK is built on a foundation of trust, strengthened by knowledge, backed by cutting-edge technology, governed by transparency and committed to responsible banking. The result is an unstinted commitment to growing your wealth.

YES BANK has been ranked as India's No. 1 New Private Sector Bank in the Financial Express-E&Y Best Banks Survey 2010.
YES BANK was ranked as India's BEST Bank for the 3rd consecutive year (balance sheet < ₹ 50,000 cr)
in the Business Today-KPMG Best Bank Awards 2010; as well as the Strongest and Fastest Growing Bank by the same survey.

The YES BANK branch network spreads across in all major cities of India and offers a comprehensive range of banking products and financial services.

For a complete list of branches, please visit www.yesbank.in

YES TOUCH
24 x 7 Banking Services

Call us at YES TOUCH Toll Free Number 1800 2000

SMS "Help" space <CUST ID> to +91 92233 90909

Log on to our website www.yesbank.in

Email us at yestouch@yesbank.in

YES BANK

Registered and Corporate Office: Nehru Centre, 9th Floor, Discovery Of India, Worli, Mumbai 400 018, India. Tel: +91(22) 6669 9000 Fax: +91(22) 6669 9010.
Northern Regional Corporate Office: 48, Nyaya Marg, Chanakyapuri, New Delhi 110 021, India. Tel: +91(11) 6656 9000 Fax: +91(11) 4168 0144.
Website: **www.yesbank.in**

BRB_67_October_20_11