LOAN APPLICATION FORM

CAR LOAN / COMMERCIAL VEHICLE LOAN /
CONSTRUCTION EQUIPMENT LOAN /
TWO WHEELER LOAN

YES BANK LIMITED
Registered Office:
Nehru Centre, 9th floor, Discovery of India, Dr. A. B. Road, Worli, Mumbai - 400 018, India. Fax: +91 (0124) 2560606
Corporate Office:
YES BANK Tower, IFC 2, 27th Floor, Elphinstone (W), Senapati Bapat Marg, Mumbai - 400 013, India. Fax: +91 (0124) 3347982
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

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 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 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/We been promised any free gifts/ inducements to apply for this facility.

Date
Place
Signature of Applicant
Signature of Co-Applicant

Loan requested for

Car Loan
Commercial Vehicle Loan
Construction Equipment Loan
Two Wheeler Loan
New
Refinance
Top-up
Used

Customer ID No.:  Account No.:  

ARP/RP Name:
ARP/RP Code:
ARP/RP Signature:

Referral Agency / Employee Name:
Referral Agency / Employee Code:
APPLICATION FORM FOR LOAN

Amount of loan applied for: ₹ ____________________ EMI you are comfortable servicing: ____________________

Loan Tenure: ____________________ Months

Interest Rate Type: [ ] Fixed [ ] Floating

Purpose of Loan: [ ] Personal [ ] Commercial [ ] Captive

Vehicles / Equipments Details: [ ] Number of Vehicles / Equipments: __________ [ ] Make: __________ [ ] Model: __________
[ ] Dealer: __________ [ ] Valuation / Invoice Price: __________
[ ] Marginal Money: __________

Scheme: [ ] Advance EMI [ ] Arrar EMI [ ] Others ____________________

Payorder to be issued in favour of: ____________________

APPLICATION DETAILS

Name: Mr./Ms./M/s. ____________________ Date of Birth/Incorporation: __________

Spouse Name: ____________________ Father's / Husband's Name: ____________________

Alias Name: ____________________ No. of financial dependents: __________

Marital Status: [ ] Single [ ] Married [ ] Divorced [ ] Widow [ ] Widower

Gender: [ ] Male [ ] Female [ ] Others

Nationality: [ ] Indian [ ] NRI [ ] PIO/Foreign National

Religion: __________ Category: [ ] General [ ] Schedule Caste [ ] Schedule tribe [ ] Minorit Other

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

[ ] 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: ____________________ Residence: [ ] Rented [ ] Owned [ ] Company Provided [ ] Parent Owned

No. of years in this city: __________

Type of Residence: [ ] Flat [ ] Bungalow [ ] Chawl [ ] Row House [ ] Others

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

Company / Firm Name: ____________________ Office Address: ____________________ Department: ____________________

Office Address: ____________________ City: ____________________ Pin: ______ ______ ______ ______

State: ____________________ Residence: [ ] Rented [ ] Owned [ ] Company Provided [ ] Parent Owned

No. of years in this city: __________

Type of Residence: [ ] Flat [ ] Bungalow [ ] Chawl [ ] Row House [ ] Others

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

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?)
CO-APPLICANT / GUARANTOR DETAILS

Name: Mr./Ms./M/s. ____________________________ Mother's Maiden Name: ____________________________

Date of Birth/Incorporation: ____________________________

Nationality: [ ] Indian [ ] Others (specify) [ ] Gender: [ ] Male [ ] Female [ ] Others

Religion: Category: [ ] General [ ] Schedule Caste [ ] Schedule Tribe [ ] Minority [ ] Other

Relationship with applicant: [ ] Spouse [ ] Parent [ ] Child [ ] Others (Please specify) ____________________________

Residence Address: ____________________________

Landmark: ____________________________

City: ____________________________

State: ____________________________

Pin: ____________________________

Country: ____________________________

Residence: [ ] Rented [ ] Owned [ ] Company Provided [ ] Parent Owned

No. of years in this city: ____________________________

Type of Residence: [ ] Flat [ ] Bungalow [ ] Chawl [ ] Row House [ ] Others ____________________________

Rent (if p.m.): ____________________________ Years at Residence: ____________________________

Area(sq. ft.): ____________________________

Occupation: [ ] Salaried [ ] Professional [ ] Business [ ] Retired [ ] Housewife [ ] Student

Profession: [ ] C.A. [ ] Journalist [ ] Architect [ ] Consultant [ ] Doctor [ ] Lawyer

Others (Please specify) ____________________________

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

Company / Firm Name: ____________________________

Office Address: ____________________________

City: ____________________________

State: ____________________________

Tel. No. (Include STD Code)(Residence): ____________________________

(Office): ____________________________

Extn.: ____________________________

Mobile No.: ____________________________

E-mail: ____________________________________________

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

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 CREDIT CARDS (INCLUDING ANY WITH YES BANK LTD.)

For Applicant

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

<table>
<thead>
<tr>
<th>S. No</th>
<th>ISSUING BANK</th>
<th>TYPE OF CARD (Silver/Gold/Platinum)</th>
<th>CARD NO.</th>
<th>CARD HOLDER SINCE</th>
<th>VALID TILL</th>
<th>CREDIT LIMIT</th>
</tr>
</thead>
</table>

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)

<table>
<thead>
<tr>
<th>S. No</th>
<th>ISSUING BANK</th>
<th>TYPE OF CARD (Silver/Gold/Platinum)</th>
<th>CARD NO.</th>
<th>CARD HOLDER SINCE</th>
<th>VALID TILL</th>
<th>CREDIT LIMIT</th>
</tr>
</thead>
</table>

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: ____________________________
### DETAILS ABOUT YOUR EXISTING LOAN(S)

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

<table>
<thead>
<tr>
<th>S.N.</th>
<th>FINANCIER</th>
<th>TYPE OF LOAN (Auto/Personal/Home)</th>
<th>TERM</th>
<th>LOAN No.</th>
<th>LOAN SINCE</th>
<th>EMI</th>
<th>LOAN AMOUNT</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>S.N.</th>
<th>FINANCIER</th>
<th>TYPE OF LOAN (Auto/Personal/Home)</th>
<th>TERM</th>
<th>LOAN No.</th>
<th>LOAN SINCE</th>
<th>EMI</th>
<th>LOAN AMOUNT</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>Asset</th>
<th>Current Market Value</th>
<th>Asset Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land</td>
<td></td>
<td></td>
</tr>
<tr>
<td>House</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

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

### DETAILS ABOUT YOUR VEHICLE(S)

<table>
<thead>
<tr>
<th>Vehicle Type</th>
<th>2 Wheeler</th>
<th>4 Wheeler</th>
<th>Self Owned</th>
<th>Company Provided</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Model</td>
<td>Registration No.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Model</td>
<td>Registration No.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 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) ____________________________ 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) ____________________________ Ext.: ____________________________
- Mobile No.: ____________________________

### TWO DAY SERVICE COMMITMENT

We guarantee to give a decision on your file within 2 working days from the submission of all documents / login else your processing fees will be waived off.**

**Condition Apply. Available for selected products and locations

### ACKNOWLEDGMENT

Serial No.: ____________________________

Received application form for loan facility from ____________________________ for ₹ ____________________________

Dated: ____________________________ 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.
- 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.

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**Loan Application Form - Page 3 _ Size: 210 mm x 297 mm**
### PRIORITY SECTOR CATEGORY

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

**Agricultural Activities:** Farmers directly engaged in agricultural activities

- **Agriculturist / Farmer**
  - Marginal Farmers - Agriculture Landholding <= 2.5 Acres (SMF)
  - Small Farmers - Agriculture Landholding > 2.5 acre and <= 5 Acres (SMF)
  - Farmer Producer Company/Cooperatives (SMF)
  - Farmer Producer Company / Cooperatives (Others)
  - Landless Laborers (SMF)
  - Tenant Farmers (SMF)
  - Oral Lessees (SMF)
  - SHG/JLG (SMF)
  - SHG/JLG (Others)
  - Not Applicable

- **Marginal Farmers - Agriculture Landholding <= 2.5 Acres**
- **Small Farmers - Agriculture Landholding > 2.5 acre and <= 5 Acres**
- **Farmer Producer Company/Cooperatives (SMF)**
- **Farmer Producer Company / Cooperatives (Others)**
- **Landless Laborers (SMF)**
- **Tenant Farmers (SMF)**
- **Oral Lessees (SMF)**
- **SHG/JLG (SMF)**
- **SHG/JLG (Others)**
- **Not Applicable**

**Other Weaker Sections**

- **Scheme of National Rural Livelihoods Mission (NRLM)**
- **Scheme of National Urban Livelihoods Mission (NULM)**
- **Scheme of Rehabilitation of Manual Scavengers (SRMS)**
- **Overdrafts upto ` 5,000/- under Pradhan Mantri Jan-Dhan Yojana (PMJDY)**
- **Self Help Groups (SHG)**
- **Landless Laborers (SMF)**
- **Tenant Farmers (SMF)**
- **Oral Lessees (SMF)**
- **Share Croppers (SMF)**
- **SHG/JLG (SMF)**
- **SHG/JLG (Others)**
- **Not Applicable**

**PRIORITY SECTOR CATEGORY**

**Agri Infrastructure:** Borrowers engaged in warehouse, cold storage, market yards, godown in silos

- **Manufacturing Enterprises**
  - Micro
  - Small
  - Medium

- **Service Enterprises**
  - Micro
  - Small
  - Medium

**Food & Agro Processing:** Food & Agro based processing units

**Call us at YES TOUCH Toll Free Number 1800 2000**

**Log on to our website**

www.yesbank.in

**Email us at**

yestouch@yesbank.in

**SMS “Help” space <CUST ID>**

to +91 92233 90909

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**Website:**

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

☐ Yes  ☐ No

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**
   - (v) Details of all existing loans

2. **Address Proof (Residence & Office)**
   - (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

3. **Age Proof**
   - (i) For Partnership Firm
   - (ii) Bank statement of main account for last 6 months
   - (iii) Details of all existing loans

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 months
   - (v) Details of all existing loans

5. **For Proprietorship**
   - (i) ITR and Profit and Loss and Balance Sheet
   - (ii) Bank statement of main account for last 6 months
   - (iii) Details of all existing loans

6. **For Salaried customer**
   - (i) ITR
   - (ii) Latest 2 Salary Slips
   - (iii) Last 2 years IT return / Form 16
   - (iv) 3 months salary account statement
   - (v) Details of all existing loans

**MARKETING OFFERS**

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

☐ Yes  ☐ No

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**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

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

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**

- (v) Details of all existing loans
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- (iii) Bank statement of main account for last 6 months
- (iv) Details of all existing loans
- (i) ITR and Profit and Loss and Balance Sheet
- (ii) Bank statement of main account for last 6 months
- (iii) Details of all existing loans
- (iv) Details of all existing loans
- (v) Details of all existing loans

* 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.