



## 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 \_\_\_\_\_

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 :  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  Others

Nationality :  Indian  NRI  PIO/Foreign National

Religion : \_\_\_\_\_ Category:  General  Schedule Caste  Schedule tribe  Minority 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

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 (₹ 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. \_\_\_\_\_  
Date of Birth/Incorporation : DD MM YYYY Mother's Maiden Name \_\_\_\_\_  
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 : \_\_\_\_\_ 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 (₹ 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

**Referral 2:** Please provide contact details of your Relatives Only

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Age: \_\_\_\_\_ Relationship with Applicant: \_\_\_\_\_

Age: \_\_\_\_\_ Relationship with Applicant: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Pin: \_\_\_\_\_

City: \_\_\_\_\_ Pin: \_\_\_\_\_

Email: \_\_\_\_\_

Email: \_\_\_\_\_

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

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

(Office): \_\_\_\_\_ Ext.: \_\_\_\_\_ Mobile No.: \_\_\_\_\_

(Office): \_\_\_\_\_ 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: \_\_\_\_\_

Application received by: \_\_\_\_\_ For YES BANK Ltd. \_\_\_\_\_

Dear Customer,

We thank you for opting for a loan from YESBANK 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.

**PRIORITY SECTOR CATEGORY**

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

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

**Agriculturist / Farmer**

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Marginal Farmers- Agriculture Landholding <= 2.5 Acres (SMF) | <input type="checkbox"/> Small Farmers- Agriculture Landholding > 2.5 acre and <= 5 Acres (SMF) |   |
| <input type="checkbox"/> Other Farmers: Agriculture Landholding > 5 Acres (Others)    | <input type="checkbox"/> Farmer Producer Company/Cooperatives (SMF)                             |   |
| <input type="checkbox"/> Farmer Producer Company /Cooperatives (Others)               | <input type="checkbox"/> Landless Laborers (SMF)  | <input type="checkbox"/> Tenant Farmers (SMF) |
| <input type="checkbox"/> Share Croppers (SMF)   | <input type="checkbox"/> SHG/JLG (SMF)  | <input type="checkbox"/> SHG/JLG (Others)     |
|   |   | <input type="checkbox"/> Oral Lessees (SMF)   |
|   |   | <input type="checkbox"/> Not Applicable       |

**Other Weaker Sections**

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Marginal Farmers- Agriculture Landholding <= 2.5 Acres        | <input type="checkbox"/> Small Farmers- Agriculture Landholding > 2.5 acre and <= 5 Acres      | <input type="checkbox"/> Scheduled Castes                  |
| <input type="checkbox"/> Scheme of National Rural Livelihoods Mission (NRLM)           | <input type="checkbox"/> Scheme of National Urban Livelihoods Mission (NULM)                   | <input type="checkbox"/> Scheduled Tribe                   |
| <input type="checkbox"/> Scheme of Rehabilitation of Manual Scavengers (SRMS)          | <input type="checkbox"/> Overdrafts upto ` 5,000/- under Pradhan Mantri Jan-DhanYojana (PMJDY) | <input type="checkbox"/> Self Help Groups (SHG)            |
| <input type="checkbox"/> Distressed farmers indebted to non-institutional lenders      | <input type="checkbox"/> Loans to individual women beneficiary- Credit Limit <= 1 Lakh         | <input type="checkbox"/> Minority Communities              |
| <input type="checkbox"/> Distressed persons other than farmers- Credit Limit <=1 Lakh` | <input type="checkbox"/> Differential Rate Of Interest (DRI)                                   | <input type="checkbox"/> Person with disabilities          |
| <input type="checkbox"/> Artisan-Credit Limit <=1 Lakh                                 | <input type="checkbox"/> Village Ind-Credit Limit <=1 Lakh                                     | <input type="checkbox"/> Cottage Ind-Credit Limit <=1 Lakh |

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

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

- |   |                                |                                |                                 |
|---|--------------------------------|--------------------------------|---------------------------------|
| <input type="checkbox"/> <b>Manufacturing Enterprises</b> | <input type="checkbox"/> Micro | <input type="checkbox"/> Small | <input type="checkbox"/> Medium |
| <input type="checkbox"/> <b>Service Enterprises</b>       | <input type="checkbox"/> Micro | <input type="checkbox"/> Small | <input type="checkbox"/> Medium |

**YESTOUCH**  
24 x 7 Banking Services



Call us at YESTOUCH Toll Free Number 1800 2000



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



Log on to our website  
[www.yesbank.in](http://www.yesbank.in)



Email us at  
[yestouch@yesbank.in](mailto:yestouch@yesbank.in)



**Registered Office:** Nehru Centre, 9<sup>th</sup> floor, Discovery of India, Dr. A. B. Road, Worli, Mumbai - 400 018, India. Fax: +91 (0124) 2560060  
**Corporate Office:** YES BANK Tower, IFC 2, 27<sup>th</sup> Floor, Elphinstone (W), Senapati Bapat Marg, Mumbai - 400 013, India. Fax: +91 (0124) 33479872  
**Northern Regional Corporate Office:** 48, Nyaya Marg, Chanakypuri, New Delhi 110 021, India. Tel: +91(11) 6656 9000 Fax: +91(11) 4168 0144.  
 Website: [www.yesbank.in](http://www.yesbank.in)

## 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

## 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](http://www.yesbank.in)

## DOCUMENT CHECKLIST\*

- |  |  |   |
|--|--|---|
| 1. Identity / Signature Proof  | (v) Details of all existing loans  | 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 |
| 2. Address Proof (Residence & Office)  | 5. For Partnership Firm  |   |
| 3. Age Proof   | (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 | 7. For Salaried customer  |
| 4. For Private Limited company<br>(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 | 6. For Proprietorship<br>(i) ITR and Profit and Loss and Balance Sheet   | (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.