

LOAN APPLICATION FORM

(To be filled by applicant only)



Barcode

Serial No.:

Version: December 2014

DECLARATION

I/We declare that I/ We am/ are Resident Indian / Non-resident Indian 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 below 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, in case 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, 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.

Paste Photograph
& sign across

Paste Photograph
& sign across

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.

Date

Place

Signature of Applicant

Signature of Co- Applicant

Loan requested for Loan Against Property Housing Loan LCP LRD Top-up

LOAN DETAILS

Amount of loan applied for : Rs. _____ Loan Tenure : _____ Months

Interest rate type : Fixed Semi Fixed Floating

Purpose of Loan : Purchase of Home Business Purpose Home Improvement
 Personal expense Any other please specify _____

Type of facility : Term Loan Drop line Overdraft

APPLICANT / CO-APPLICANT DETAILS

Name : Mr./Mrs./Ms./Dr./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 : _____

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: _____
 Total Experience: _____

If Self employed, Type of Industry : Manufacturing Services Trading Agriculture
 Your Profession category : C.A. Architect Doctor _____
 Others (Please Specify) _____

If in Business : Total Experience _____

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

Income Rs : Gross salary per month: _____ Gross receipts per month: _____

No of properties owned : _____ (For Self employed)

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: _____

Estimated requirement of Funds (To be filled in case Home Loan)		Estimated source of funds	
Total Purchase price		Savings	
Incidental costs including brokerage & taxes		Investment	
Stamp duty & Registration		From family / friends	
Any Other		Loan from YES BANK Limited	
Total Estimated requirement		Total	

INSURANCE COVER

YES BANK, in its capacity as the master policy holder, offers to its loan customers, a voluntary option to enroll into such Group Life Insurance plans. Such plans offer the loan customer(s) a life insurance cover to the extent of loan amount availed or the principal outstanding; subject to the various terms & conditions outlined in the Proposal Form, Certificate Of Insurance and Master Policy Document. Customers are advised to carefully study a copy of the terms & conditions of the group life insurance policy before making his/her decision. Insurance cover will be subject to final decision of the insurer.

I authorize YES BANK Ltd to approach me to advice on the insurance plan offerings available with YES BANK Ltd.

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. Proof of Identity & Signature
Pan Card / Passport / Aadhaar Card / Proof of Signature | Returns with computation of income, audited Balance Sheet and Profit & Loss account including tax audit report if applicable and proof of turnover vide latest sales / service tax returns | 4. Last 6 months bank statement of salary / main operating bank account |
| 2. Proof of Address (Residence/Office)
Passport / Latest Utility Bills / Ration Card | c) Self Employed Businessmen / Retail SME Enterprises: Last 2 years IT Returns with computation of income, audited Balance Sheet and Profit & Loss account including tax audit report if applicable and proof of turnover vide latest sales / service tax returns | 5. Details of all existing loans |
| 3. Income Documents:
a) Salaried: Latest 3 salary slips and last 2 years IT Returns / Form 16
b) Self Employed Professionals: Last 2 years IT | | 6. Additional Documents in case of Partnership Firms: Partnership Deed |
| | | 7. Additional Documents in case of Private / Public Limited Company: Memorandum & Article of Association and List of Directors & Shareholders |
| | | 8. Copies of all property documents (in mortgage cases) |

^ The check list is only indicative and not exhaustive. Depending upon the local requirements at different places addition could be made as per necessity.

SOURCING DETAILS (For Office Use Only)

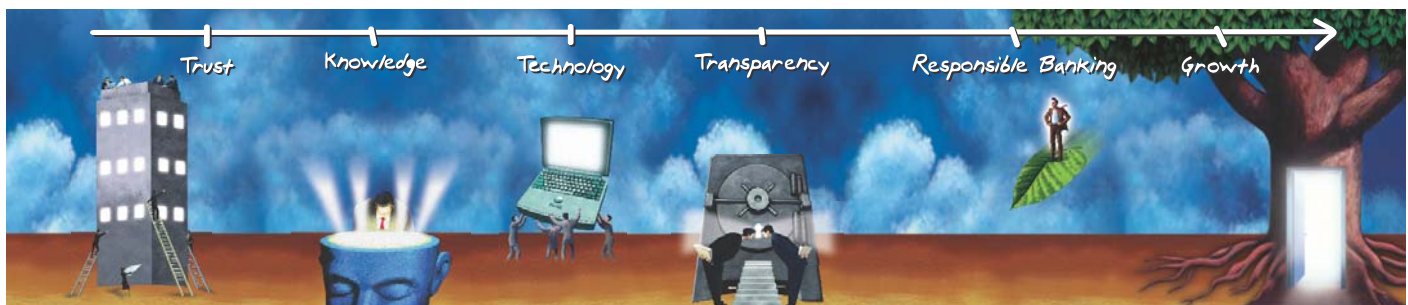
Type of Channel : _____ RP / RL Name : _____

Channel / Branch Name : _____ RP / RL Code : _____

Channel / Branch Code : _____ Branch LG Name : _____

Branch LG Code : _____

PSL classification PSL Home Loan MSME Mini-Micro MSME Micro MSME Small Non PSL



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.

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/branches



Registered Office: Nehru Centre, 9th floor, Discovery of India, Dr. A. B. Road, Worli, Mumbai - 400 018, India. Fax: +91 (0124) 2560060

Corporate Office: YES BANK Tower, IFC 2, 27th Floor, Elphinstone (W), Senapati Bapat Marg, Mumbai - 400 013, India. Fax: +91 (0124) 33479872

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



ACKNOWLEDGEMENT

Serial No.:

Received application form for loan facility from _____

for ₹ _____

Application received by: _____ For YES BANK Ltd.

Dated:

D	D	M	M	Y	Y

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. The management fee of ₹ _____/- for loan processing will be taken for secured loans like LAP/HL/OD. This will be non refundable. ▶ Interest rate type applied for: Floating Fixed ▶ 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 instalments 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.



YES TOUCH
24 x 7 Banking Services



YESTOUCH PhoneBanking Number:
1800 2000 (Toll Free for Mobile & Landlines in India)
+91 22 30993600 (When calling from Outside India)



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



Log on to our website
www.yesbank.in



Email us at
yes touch@yesbank.in