

# LOAN APPLICATION FOR MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)



Serial No.: .....

(To be filled by the applicant and documents, as per checklist, should be submitted along with this form)

Name of the Scheme :  Mudra       Standup India       CGTSME       General

1. Name of the Enterprise : \_\_\_\_\_

2. Regd. Office Address : \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Landmark .....

Pincode \_\_\_\_\_ State \_\_\_\_\_

3. Address of Factory/Shop : \_\_\_\_\_  
 \_\_\_\_\_ Landmark .....

4. Whether Belongs to :  SC/ST       OBC       Minority Community

5. Constitution :  Proprietorship       Partnership Firm       Pvt. Ltd. Ltd. Company       Co-op. Society

6. Date of Establishment :           PAN No. of the Firm: \_\_\_\_\_  
 Email ID of the Firm : ..... Landline: \_\_\_\_\_ Mobile No.: \_\_\_\_\_

7. Whether Unit is registered :  Yes       No

8. If registered then provide Reg. No. .... and the Act Under which it is Registered .....

9. Business Premises :  Rental       Owned

10. Details of Proprietor/Partners/Directors of Company

Sr. No.	Name	Date of Birth	Gender	Academic Qualifications	Residential Address	Telephone No. (Residence)	Experience in the Line of Activity

Sr. No	ID proof	ID Proof No.	Address Proof	Address Proof No.	PAN Card/ DIN No.	Relationship with the officials/Director of the bank if any

11. Whether the MSME Unit is ZED Rated (Yes/No): \_\_\_\_\_ (To be filled for Loan Amount Up to INR 2Cr.)

12. If yes, the gradation obtained by the MSME Unit (tick appropriate one)

Bronze	Silver	Gold	Diamond	Platinum

13. Nature of Existing Business :  Manufacturing       Trading       Services       Consultant  
 Wholesaler       Retailing       Export/Import       Others.....

Industry Segment :  Auto Ancillary       Retail       Life Sciences       Healthcare  
 Logistics       Food & Agriculture       Gems & Jewellery       Light Engineering  
 Chemicals & Dyes       Motels & Restaurants       Luxury & Lifestyle       Power  
 Electrical and Electronic Goods       Education       Importers & Exporters       IT/ITES  
 Others .....

Proposed# : (\*Only for different activity other than existing business is proposed)

Women owned Business\*\* :  Yes       No (\*\*If the woman is shareholder/proprietor/partner/director of the company/firm with majority stake)

Whether she is actively involved in day-to-day business :  Yes       No       N/A

Name of Associate Concern	Addresses of Associate Concerns	Presently Banking With	Nature of Association	Extent of Interest as a Prop./ Partner/Director or Just Investor in Associate Concern

## 14. (a) Credit Facilities (Existing)

Type of Facilities	Limit (In Lakhs)	Present Outstanding	Security Lodged	Presently Banking with	Asset Classification	Rate of Interest	Repayment Period
Current Account							
Cash Credit							
Term Loan							
LC/ BG							
Others							
If Banking with Yes Bank, mention Customer A/c No. here							

(b) It is certified that our unit has not availed any loan from any other Bank/Financial Institution in the past and I am not indebted to any other Bank/Financial Institution other than those mentioned in 10(a) above.

## 15. Credit Facilities (requested):

Type of Facilities	Amount (In Lakhs)	Purpose for which it is required	Security Offered	
			Primary Security (Details with approx. value to be mentioned)	Whether Collateral Security Offered (Please mention Yes or No)
Cash Credit/Overdraft				<input type="checkbox"/> YES <input type="checkbox"/> NO
Working Capital Demand Loan				<input type="checkbox"/> YES <input type="checkbox"/> NO
Term Loan				<input type="checkbox"/> YES <input type="checkbox"/> NO
Letter of Credit				<input type="checkbox"/> YES <input type="checkbox"/> NO
Buyers' Credit				<input type="checkbox"/> YES <input type="checkbox"/> NO
Bank Guarantee				<input type="checkbox"/> YES <input type="checkbox"/> NO
Others ( .....				<input type="checkbox"/> YES <input type="checkbox"/> NO
Others ( .....				<input type="checkbox"/> YES <input type="checkbox"/> NO

In Case of Working Capital: Basis of Cash Credit Limit applied; (in Rs.)

Actual Sales		Projected						
FY -	FY -	Sales	Working Capital Cycle in Months	Inventory	Debtors	Creditors	Promoter's Contribution	Limits

In Case of Term Loan requirements, the details of machinery/equipment may be given as under

Type of Machine/ Equipment	Purpose for which required	Whether Imported or Indigenous	Name of Supplier	Total Cost of Machine	Contribution being made by the Promoters (Rs.)	Loan Required (Rs.)
Total						
Repayment Period with Moratorium Period requested for						

## 16. Details of Collateral Security offered, if any, including 3rd party guarantee

.....

## 17. Past Performance/Future Estimates (Actual performance for two previous years, estimates for current year and projections for next year to be provided for working capital facilities. However, for term loan facilities projections to be provided till the proposed year of repayment of loan):

₹ in Lakhs	Past Year - II (Actual)	Past Year - I (Actual)	Present Year (Estimates)	Next Year (Projections)
Net Sales				
Net Profit				
Capital (Net Worth in case of Co.'s)				

Original Investment in Plant & Machinery (Manufacturing Concern): .....

Original Investment in Equipments (Service Industry): .....

N/A (if there is no investment in Plant & Machinery/Equipments)

## 18. Status Regarding Statutory Obligations:

Statutory Obligations	Whether Complied with (Write Yes/No). If Not Applicable then write N.A.	Remarks (Any detail in connection with the relevant obligation to be given)
1. Registration under Shops and Establishment Act		
2. Registration under SSI (Provisional/Final)		
3. Drug Licence		
4. Latest Sales Tax returns filed		
5. Latest Income Tax returns filed		
6. Any other statutory dues remaining outstanding		

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 :

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, 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 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.

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. I/We hereby provide unconditional consent to the bank to send electronic communication for Welcome Kit (including copy of Signed Loan Agreement, Demand Promissory Note and LC) and confirm that we do not require communication in physical form

Date Place Signature of Applicant Signature of Co-Applicant

DATE : PLACE: I/We certify that all Information furnished by me/us is true; that I/We have no borrowing arrangements for the unit except as indicated in the application; that there are no overdues/statutory dues against me/us/promoters except as indicated in the application; that no legal action has been/is being taken against me /us/promoters; that I/We shall furnish all other information that may be required by you in connection with my/our application that this may also be exchanged by you with any agency you may deemed fit and you, your representatives, representatives of the Reserve Bank of India or any other agency as authorised by you, may, at any time, inspect/verify my/our assets, books of account etc. in our factory/business premises as given above.

ACKNOWLEDGMENT

Serial No.: Received application form for loan facility from ..... for ₹ ..... Dated: ..... Application received by: ..... For YES BANK Ltd. ....

Bank Stamp & Date

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 applied for: [ ] Floating [ ] Fixed > Indicative rate of interest: ..... % PA > Total Cost for the loan is Interest rate + Processing fee > Overdue Interest: ..... % per annum > Cheque bounce charges: ₹ ...../- per instrument per instance. > Loan pre-payment may be allowed by the Bank at anytime after the payment of the first 6(six) 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.

**Check List (To be given to the New Customers by Branch) of Data to be kept ready by the Customer**

- |  |  |
|--|--|
| <ol style="list-style-type: none"> <li>1. Proof of Identity &amp; Signature</li> <li>2. Proof of Address (Residence &amp; Business)</li> <li>3. Proof of Minority/SC/ST</li> <li>4. *Last three years balance sheets of the units along with income tax/sales tax returns etc. (Applicable for all cases from Rs. 2 lacs and above). However, for cases below fund based limits of Rs. 25 lacs if audited balance sheets are not available, then unaudited balance sheets are also acceptable as per extant instructions of the bank For cases of Rs. 25 lacs and above, the audited balance sheets are necessary.</li> <li>5. *Memorandum and articles of association of the Company/Partnership Deed of partners etc.</li> <li>6. *Assets and liabilities statement of promoters and guarantors along with latest income tax returns.</li> <li>7. *Rent Agreement (if business premises on rent) and clearance from pollution control board if applicable.</li> <li>8. *SSI registration if applicable.</li> <li>9. *Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan. (For all cases of Rs. 2 lacs and above)</li> </ol> | <ol style="list-style-type: none"> <li>10. *In case of takeover of advances, sanction letters of facilities being availed from existing bankers/Financial Institutions along with detailed terms and conditions.</li> <li>11. *Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken, addresses of all offices and plants, shareholding pattern etc.</li> <li>12. Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity utilisation assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8 years till the proposed loan is to be paid, the details of labour, staff to be hired, basis of assumption of such financial details etc.</li> <li>13. *Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities.</li> <li>14. *Position of accounts from the existing bankers and confirmation about the asset being Standard with them (In case of takeover).</li> <li>15. Minimum Cheque of INR 10,000/- per property for legal search and valuation. Same shall be non refundable irrespective of sanction or rejection of application.</li> </ol> |
|--|--|

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

For Internal Use:

Name of Relationship Manager: .....

Date of Receipt of Application: .....

Branch: ..... Employee Code: .....

Signature

Partner Segment (If Any):  RB  CB  BRB  CIB  CFIBG  GRM  MNC  INBKG  IFI  MFI



**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 honoured with significant national and international recognitions including being awarded India's No. 1 New Private Sector Bank at the Financial Express Best Banks Awards 2011, Silver Shield for Excellence in Financial Reporting – Private Banks (Including Cooperative banks) 2011, India's Fastest Growing Bank - third year in a row at the Businessworld Best Bank Awards 2011, Rank 1 Sustainable Bank of the Year (Asia/Pacific) at the FT/IFC Sustainable Finance Awards 2011, among others.

YES BANK offers a comprehensive range of banking products and financial services through its extensive branch network of 356 branches and 600+ ATMs across the country.



**For more information:**



**YES TOUCH Phone Banking 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](http://www.yesbank.in)



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



Registered and Corporate Office: Nehru Centre, 9th Floor, Discovery Of India, Work, Mumbai 400 018, India. Tel: +91(22) 6669 9000 Fax: +91(22) 6669 9010.  
Northern Regional Corporate Office: 48, Nyaaya Marg, Chanakya-puri, New Delhi 110 021, India. Tel: +91(11) 6656 9000 Fax: +91(11) 4168 0144.  
Website: [www.yesbank.in](http://www.yesbank.in)