





## RELATIONSHIP

### 1) Details of relationship if any with any director/senior officer of YES BANK Ltd. and /or with any director of other bank/s

Name of the Director/senior officer : \_\_\_\_\_ Relationship with the director/senior officer: \_\_\_\_\_

### 2) 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, from time to time, ties up with reputable Insurance Companies to offer Group Insurance Cover to customers availing of loan facility from YES BANK and the customers may choose to opt for the same while availing of loan facility. Such products offer the borrowers protection from the risk of untimely death or unforeseen critical illness. Under the Insurance policy the protection is provided to the extent of loan availed from YES BANK. This Group Insurance product is independent of the loan product. The borrower who opts for enrolment into such Group Insurance Plan does not get any beneficial / preferential treatment as compared to a borrower who does not choose to enrol. It is not mandatory for the customers to apply for the insurance cover along with loan. If the borrower wishes to opt for joining the YES BANK group as member for the purpose of benefit under the group insurance plan, he/she may discuss the same in detail with the concerned YES BANK manager and refer to the terms and conditions of the group policy, scheme rules and the applicable IRDAI regulations. This information can also sought over e-mail by writing to yestouch@yesbank.in or over phone by calling 18002000. 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 Insurance Cover?  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 outline above.

For customers who wish 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

## DOCUMENT CHECKLIST\*

- |   |   |   |
|---|---|---|
| 1. Identity / Signature Proof   | 5. For Private Limited company<br>(i) Memorandum and Articles of Association<br>(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 | 6. For Partnership Firm<br>(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 |
| 2. Address Proof (Residence & Office)   |   | 7. For Proprietorship<br>(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                          |
| 3. Age Proof  |   |   |
| 4. For Salaried customer<br>(i) Latest 2-3 Salary Slips (ii) Last 2 years IT return / Form 16 / Appointment letter (iii) 3-6 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.

### Complete Description of Product Name Abbreviations:

BL = Business Loan

CV = Commercial Vehicle

LAP = Loan Against Property

LRD = Lease Rental Discounting

PL = Personal Loan

Car = Auto Loan

Home = Home Loan

LAP DOD = LAP Dropline overdraft

MEN = Medical Equipment Loan

THWL = Three Wheeler Loan

CE = Construction Equipment Loan

Khushi HL = Affordable Housing Loan

LCP = Loan for Commercial Purchase

PEN = Printing Equipment Loan

TWL = Two Wheeler Loan

## ACKNOWLEDGEMENT

Received Application from \_\_\_\_\_ for Rs \_\_\_\_\_ 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 as required by the Bank.

### Schedule of Charges communicated to me/us by the bank representative

Charges are as follows:

Loan processing fees: _____% of the approved Loan amount	Cheque Bounce Charges: Rs. _____ per instrument	Amortization Charges: Rs. _____
Indicative Rate of Interest: _____ % p.a.	Cheque/ECS Swapping Charges: Rs. _____	Login admin Fee: Rs. _____
Overdue Interest: _____ % p.a.	Loan Rebooking charges: Rs. _____	Duplicate NOC charges: Rs. _____
Interest Rate Type: _____ Fixed/ _____ Floating/ _____ Semi Fixed		

Loan prepayment may be allowed by the Bank at anytime after the payment of the first \_\_\_\_\_ monthly installment on payment of pre-payment penalty at \_\_\_\_\_% of the principal outstanding as on the date of pre-payment. Tax is applicable and will be charged in connection with the loan. I understand that the Processing Fee, Stamp Duty are non-refundable charges and would not be waived/refunded in case of loan cancellation or where the loan has not been disbursed.

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

### Most Important Terms & Declaration by the Customer

I / We declare that I / We am / are resident Indians/NRI 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. I / We agree and confirm 1) 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. 2) The Bank shall not process incomplete application form, for which if any loss or delay is caused to me/us, I/We will not hold the Bank liable for such Loss/Delay.3) That submission of Loan Application to your bank does not imply automatic approval by the Bank.4)The Bank in its sole and absolute discretion may either sanction or reject the Loan application and in case of rejection, the bank shall not be required to give any reason and also reserve its rights to retain the loan application form, information and documents.5) That I/We have not defaulted on any loan and no litigation is pending against me/us. 6) that the Bank is only a finance provider and subsequent to vehicle /Asset/Property finance disbursement to the dealer/Builder, Bank has no liability towards condition/color/ make/ performance/ quality of vehicle/ Asset/Property at the time of delivery/Possession/delay in delivery of Vehicle/accessories/Property from the Dealer/Builder/Manufacturer or availability of specific color/mode/quality/ version at the dealership.7)that any discount in pricing of the asset is purely an offer by the manufacturer/dealer



## TERMS & CONDITIONS

I / We declare that I / We am / are resident Indians/NRI 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/discard/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 I 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.

In the event of rejection of the loan application, the Applicant may request for return of documents within a period of 30 days from the intimation of rejection and if no such request is received, the Bank retains the right to retain the documents or destroy the same as per procedure.

I / We agree and confirm 1) 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. 2) The Bank shall not process incomplete application form, for which if any loss or delay is caused to me/us, I / we will not hold the Bank liable for such Loss/Delay. 3) That submission of Loan Application to your bank does not imply automatic approval by the Bank. 4) The Bank in its sole and absolute discretion may either sanction or reject the Loan application and in case of rejection, the bank shall not be required to give any reason and also reserve its rights to retain the loan application form, information and document. 5) That I/We have not defaulted on any loan and no litigation is pending against me/us. 6) that the Bank is only a finance provider and subsequent to vehicle/Asset/Property finance disbursement to the dealer/Builder, Bank has no liability towards condition/ color/ make/ performance/ quality of vehicle/ Asset/Property at the time of delivery/Possession/delay in delivery of Vehicle/accessories/Property from the Dealer/Builder/ Manufacturer or availability of specify colour /mode/quality/ version at the dealership. 7) that any discount in pricing of the asset is purely an offer by the manufacturer/dealer.

### Schedule of Charges communicated to me/us by the bank representative

Loan processing fees: _____% of the approved Loan amount	Cheque Bounce Charges: Rs. _____ per instrument
Amortization Charges: Rs. _____	Indicative Rate of Interest: _____ % p.a.
Cheque/ECS Swapping Charges: Rs. _____	Overdue Interest: _____ % p.a.
Loan Rebooking charges: Rs. _____	Duplicate NOC charges: Rs. _____
Login admin Fee: Rs. _____	Interest Rate Type: _____ Fixed/ _____ Floating/ _____ Semi Fixed

*\*Nil Penalty charges for pre-payment of loans on Floating Rate of Interest for Individual Customers only*

*Tax is applicable and will be charged in connection with the Loan. I understand that the Processing Fee, Login Admin Fee and Stamp Duty are non-refundable charges and would not be waived/refunded in case of loan cancellation or where the loan has not been disbursed.*

*Please note, that the interest rate and charges mentioned above 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 will be given by the YES BANK Relationship Officer separately.*

Date \_\_\_\_\_ Place \_\_\_\_\_ Signature of Applicant \_\_\_\_\_ Signature of Co-Applicant/Guarantor \_\_\_\_\_

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



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

**YES BANK**

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