

LOAN AGAINST SECURITIES APPLICATION FORM



YES BANK LIMITED

Registered & Corporate Office: Nehru Centre, 9th Floor, Discovery Of India, Worli, Mumbai 400 018, India. Tel: +91(22) 6669 9000 Fax: +91(22) 2490 0314.

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

Serial No.: _____ Branch Code:

Version: July 2015

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 facility 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 facility should be governed by the rules of YBL which may be in force from time to time. YBL reserves the right to reject the facility 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 facility 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 facility 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 facility agreement(s) for any purpose which are prohibited under any law for the time being in force or for any 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 been promised any free gifts/ inducements to apply for this facility.

Paste Photograph
& sign across

Paste Photograph
& sign across

_____ Date

_____ Place

_____ Signature of Applicant

_____ Signature of Co- Applicant

Facility Against

Shares

Mutual Funds

Others

Customer ID No.:

Account No.:

ARP / RP Name : _____

Referral Agency /

ARP / RP Code : _____

Employee Name : _____

ARP / RP Signature : _____

Date:

Referral Agency /

Employee Code : _____

APPLICATION FORM FOR LOAN AGAINST SECURITIES

Type of Facility : Overdraft Term Loan

Amount of Facility applied for : ₹ _____ EMI you are comfortable servicing: _____

Facility Tenure : _____ Months

Interest Rate Type : Fixed Floating

Purpose of Loan : Long Term Working Capital Purchase of Equipment Home improvement Self construction

Education Family function/festival/travel Takeover of existing loan Retiring other debt (s)

Any other please specify _____

APPLICATION DETAILS

Mandatory fields: * (Mandatory for all customers) # (Mandatory for Corporate customers)

| | | |
|--|--|---|
| Name* | : Mr./Ms./ M/s. | <input style="width: 98%;" type="text"/> |
| | | First Name – Middle Name – Last Name (Leave a blank space between each name) |
| Group Name* | : Mr./Ms./ M/s. | <input style="width: 98%;" type="text"/> |
| | | First Name – Middle Name – Last Name (Leave a blank space between each name) |
| Date of Birth*/Incorporation* | : <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> | Father's / Husband's Name <input style="width: 80%;" type="text"/> |
| Place of Birth*/Incorporation* | : <input style="width: 80%;" type="text"/> | Mother's Maiden Name <input style="width: 80%;" type="text"/> |
| Spouse Name | <input style="width: 80%;" type="text"/> | Alias Name <input style="width: 80%;" type="text"/> |
| | | No. of financial dependents: <input style="width: 20%;" type="text"/> |
| <small>(Please <input checked="" type="checkbox"/> tick in relevant box)</small> | | |
| Group Relationship* | : <input type="checkbox"/> Priority | <input type="checkbox"/> Non Priority |
| Marital Status | : <input type="checkbox"/> Single | <input type="checkbox"/> Married |
| | | Gender* <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others |
| Nationality* | : <input type="checkbox"/> Indian | <input type="checkbox"/> NRI <input type="checkbox"/> PIO/Foreign National |
| | | Religion : <input style="width: 80%;" type="text"/> |
| Education | : <input type="checkbox"/> Undergraduate | <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional <input type="checkbox"/> Others (Please specify) <input style="width: 20%;" type="text"/> |
| Occupation | : <input type="checkbox"/> Salaried <input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Others <input style="width: 20%;" type="text"/> | |
| If Salaried, type of* | : <input type="checkbox"/> Govt./PSU <input type="checkbox"/> Multinational <input type="checkbox"/> Public Ltd. Co. <input type="checkbox"/> Private Ltd. Co. | |
| Firm employed with | : <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others <input style="width: 20%;" type="text"/> | |
| | No. of years at Current employment: <input style="width: 20%;" type="text"/> | Designation: <input style="width: 80%;" type="text"/> |
| | Name of the previous employer: <input style="width: 98%;" type="text"/> | |
| | Total No. of years with previous employer: <input style="width: 20%;" type="text"/> | Total years in employment: <input style="width: 20%;" type="text"/> |
| If Self employed, Type of Industry*: | <input type="checkbox"/> Manufacturing <input type="checkbox"/> Services <input type="checkbox"/> Trading <input type="checkbox"/> Agriculture <input type="checkbox"/> Export | |
| Your Profession category*: | <input type="checkbox"/> C.A. <input type="checkbox"/> Journalist <input type="checkbox"/> Architect <input type="checkbox"/> Consultant <input type="checkbox"/> Doctor <input type="checkbox"/> Others (Please Specify) <input style="width: 20%;" type="text"/> | |
| If in Business | : Years at Current Business <input style="width: 20%;" type="text"/> | Years at Previous Business (if any) <input style="width: 20%;" type="text"/> |
| | Company Annual Turnover <input style="width: 30%;" type="text"/> | Capital Investment <input style="width: 30%;" type="text"/> |
| | No. of employees <input style="width: 20%;" type="text"/> Office Premises <input type="checkbox"/> Self Owned <input type="checkbox"/> Rented <input type="checkbox"/> Other <input style="width: 20%;" type="text"/> | |
| PAN Number* | : <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> (Please fill Form 60 if you don't have a PAN number) | |
| Passport No. | : <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> | Driving License No. : <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> |
| Income Rs* | : Net Salary per month: <input style="width: 40%;" type="text"/> | Gross receipts per month: <input style="width: 40%;" type="text"/> |
| | | (For Self employed) |
| Incase of corporate* | : Company Registration No. <input style="width: 40%;" type="text"/> | Constitution* <input style="width: 40%;" type="text"/> |
| | Authorized Signatory Name <input style="width: 40%;" type="text"/> | Designation <input style="width: 40%;" type="text"/> |
| Demat Account with*: | <input style="width: 80%;" type="text"/> | DP ID*: <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> |
| Trading Account with*: | <input style="width: 80%;" type="text"/> | Trading Account No.: <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> |
| Banking details* | Bank <input style="width: 40%;" type="text"/> | Branch <input style="width: 40%;" type="text"/> |
| | A/c # <input style="width: 40%;" type="text"/> | A/c opening date <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> |

PLEASE TELL US A LITTLE ABOUT YOURSELF

| | |
|---|--|
| Residence Address* | : <input style="width: 98%;" type="text"/> |
| Landmark* | : <input style="width: 98%;" type="text"/> |
| City* | : <input style="width: 80%;" type="text"/> Pin*: <input style="width: 20%;" type="text"/> |
| State* | : <input style="width: 80%;" type="text"/> Country*: <input style="width: 20%;" type="text"/> |
| Residence* | : <input type="checkbox"/> Rented <input type="checkbox"/> Owned <input type="checkbox"/> Company Provided <input type="checkbox"/> Parent Owned |
| | No. of years in this city: <input style="width: 20%;" type="text"/> |
| Type of Residence* | : <input type="checkbox"/> Flat <input type="checkbox"/> Bungalow <input type="checkbox"/> Chawl <input type="checkbox"/> Row House <input type="checkbox"/> Others <input style="width: 20%;" type="text"/> |
| | Rent (₹ p.m.): <input style="width: 20%;" type="text"/> Years at Residence: <input style="width: 20%;" type="text"/> Area (sq. ft): <input style="width: 20%;" type="text"/> |
| Company / Firm Name | : <input style="width: 80%;" type="text"/> Department: <input style="width: 20%;" type="text"/> |
| Office Address* | : <input style="width: 98%;" type="text"/> |
| City* | : <input style="width: 80%;" type="text"/> Pin*: <input style="width: 20%;" type="text"/> |
| State* | : <input style="width: 80%;" type="text"/> Country*: <input style="width: 20%;" type="text"/> |
| Tel. No (Include STD Code)(Residence)*: | <input style="width: 40%;" type="text"/> (Office): <input style="width: 40%;" type="text"/> Extn.: <input style="width: 20%;" type="text"/> |
| Mobile No.* | : <input style="width: 40%;" type="text"/> E-mail * : <input style="width: 60%;" type="text"/> |
| Alternate Contact No. | : <input style="width: 40%;" type="text"/> |
| Mailing Preference | : Would be same as your LAS Current Account mailing Address |
| Permanent Address* <small>(Incase this is same as residence address, please mention "Same as Above")</small> | : <input style="width: 98%;" type="text"/> |
| City* | : <input style="width: 80%;" type="text"/> Pin*: <input style="width: 20%;" type="text"/> |
| State* | : <input style="width: 80%;" type="text"/> Country*: <input style="width: 20%;" type="text"/> |
| Tel. No.(Include STD Code) * | : <input style="width: 40%;" type="text"/> |

In case of NRI Applicant / Co-Applicant / Guarantor: - a) Indian address is mandatory b) All correspondence related to Loan Against Securities account will go to Indian address

CO-APPLICANT / GUARANTOR DETAILS

Co-applicant **Guarantor** Mandatory fields: * (Mandatory for all customers) # (Mandatory for Corporate customers)

Name : Mr./Ms./ M/s. _____
First Name – Middle Name -- Last Name (Leave a blank space between each name)

Date of Birth*/Incorporation# : DD MM YY YY YY Father's / Husband's Name _____

Place of Birth*/Incorporation# : _____ Mother's Maiden Name _____

Spouse Name _____ Alias Name _____ No. of financial dependents: _____

(Please tick in relevant box)

Group Relationship# : Priority Non Priority

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 * : Govt./PSU Multinational Public Ltd. Co. Private Ltd. Co.

Firm employed with : 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)

Incase of corporate# : Company Registration No. _____ Constitution# _____

Authorized Signatory Name _____ Designation _____

Demat Account with*: _____ DP ID*: _____ Demat Account No.*: _____

Trading Account with*: _____ Trading Account No.: _____

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): _____

Company / Firm Name : _____ Department: _____

Office Address* : _____

City* : _____ Pin*: _____

State* : _____ Country*: _____

Tel. No.(Include STD Code)(Residence)* : _____ (Office): _____ Extn.: _____

Mobile No. * : _____ E-mail * : _____

Alternate Contact No. : _____

Permanent Address* : _____

(Incase this is same as residence address, please mention "Same as Above")

City* : _____ Pin*: _____

State* : _____ Country*: _____

Tel. No.(Include STD Code) * : _____

Banking details* Bank _____ Branch _____ A/c Type _____

A/c # _____ A/c opening date MM YY YY YY

In case of NRI Applicant / Co-Applicant / Guarantor: - a) Indian address is mandatory b) All correspondence related to Loan Against Securities account will go to Indian address

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 : _____

CHECKLIST

- Legal Documentation Kit
- Client Master List (CML) from client 's DP.
- Holding Statement of Demat account.
- Copy of PAN card of all borrowers.
- Last 3 months Bank Statement for each borrower, co-borrower & guarantor.
- Copy of form W submitted to clients DP

*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

| | | | | | | | | | | | | | |
|--------------------|---|-------|------|---|---|---|---|---|---|---|---|---|---|
| ARP / RP Name | : | _____ | Date | : | <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> | D | D | M | M | Y | Y | Y | Y |
| D | D | M | M | Y | Y | Y | Y | | | | | | |
| ARP / RP Signature | : | _____ | Time | : | _____ | | | | | | | | |

ACKNOWLEDGEMENT

Serial No.:

Received application form for loan facility 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 Facility 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 + taxes ► Cheque bounce charges: In line with Schedule of Charges for Overdraft Account. ► 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 (for Term Loan). In case of Overdraft Facility pre-payment charges are NIL. ► 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.

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

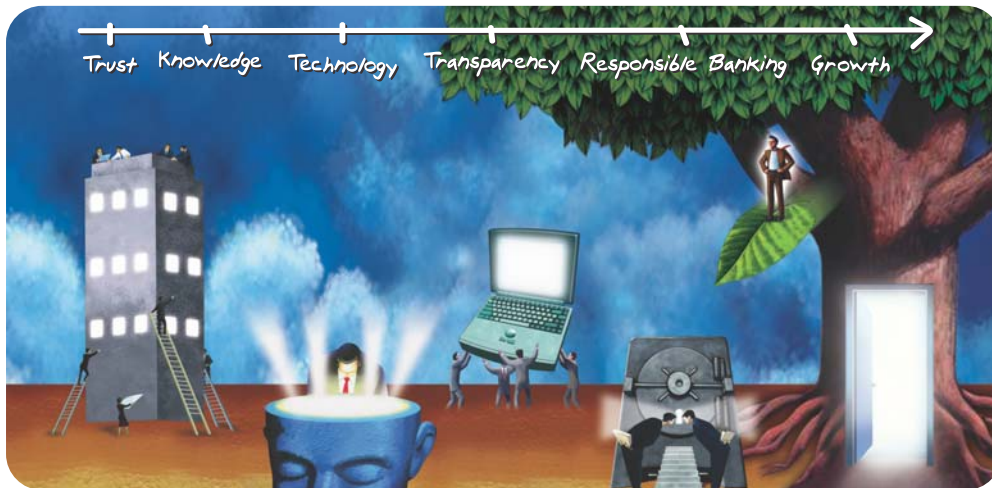
MARKETING OFFERS

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 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



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 recently been ranked as India's BEST Bank for the 3rd consecutive year (balance sheet < ₹ 50,000 cr) in the Business Today-KPMG Best Bank Awards 2010; as well as the Strongest and Fastest Growing Bank by the same survey.

The YES BANK branch network spreads across over 200 branches 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/branchnetwork.php



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