

LOAN APPLICATION FORM



Serial No.:

Branch Code:

Version: April 2017

Loan requested for <input type="checkbox"/> Commercial Vehicle <input type="checkbox"/> Two Wheeler <input type="checkbox"/> ZAP Loans <input type="checkbox"/> Healthcare <input type="checkbox"/> Construction Equipment <input type="checkbox"/> Personal <input type="checkbox"/> Loan Against Property <input type="checkbox"/> Affordable Housing Loan <input type="checkbox"/> Car <input type="checkbox"/> LCP <input type="checkbox"/> DOD <input type="checkbox"/> Printing Equipment <input type="checkbox"/> Business Loan <input type="checkbox"/> Home <input type="checkbox"/> LRD	Type of Loan <input type="checkbox"/> New <input type="checkbox"/> Refinance <input type="checkbox"/> Top-up <input type="checkbox"/> Take Over <input type="checkbox"/> Others YBL Customer ID: <input type="text"/>
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APPLICATION FORM FOR PROPOSED LOAN

Amount of loan applied for: EMI you are comfortable servicing: Loan Tenure: Months

Interest Rate Type: Fixed Floating Semi Fixed

Purpose of Loan: Personal Business Capex Purchase of Home Home Improvement Working Capital
 Others (Please Specify)

Vehicles / Equipments Loan Details: Number of Vehicles / Equipments Make Model

Dealer Valuation / Invoice Price

Scheme: Total EMI Advance EMI Others

Payorder favouring:

Bank Name: A/c:

APPLICANT / CO-APPLICANT / GUARANTOR

Name* (Mr./Ms./ M/s./Mrs./Dr.):

Father's / Husband's Name*

Mother's Maiden Name*

Date of Birth* Marital Status* Married Single

Gender* M F Other Nationality* Resident NRI PIO/Foreign National

Registration / Membership No. (Doctor, CA, ICWA, Architect)

Education* Under Graduate Graduate Professional
 Post-Graduate Other (pls. specify)

If Professional* CA Doctor Architect
 ICWA Others (pls. specify)

Paste and Sign across a recent photograph

Applicant

Religion Category General Schedule Caste Schedule tribe Minority Other

Residential Address*

City Landmark PIN

Tel (STD code) Mobile Email

Residence is* Owned Rented Company provided Others (pls. specify)

Rent (p.m.) Area (sq.ft) No. of years at above residence No. of years at current city*

Type of Residence: Flat Bungalow Chawl Row House Others

Permanent Address*

City Landmark PIN

Tel (STD code) Mobile# Email

Mailing Address Residence Office

No. of dependents

Place of Birth*

PAN No.** Voter ID No.

Passport No. Aadhar Card No.

DL No. *Submit Form 60 in absense of PAN

Occupation* Salaried Self employed Self employed professional Retired Housewife Others

Present Employer Company / Business Name*

No. of years at current job / Business* Designation*

Company / Business Type* Public Sector (PSU) Central Government Pvt. Ltd. Co. LLP
 Central Government Public Ltd. Co. Partnership Firm Multinational Proprietorship

Type of Industry Manufacturing Services Trading Agriculture Export Others (pls. specify)

Office Address*

City PIN Landmark

Tel Mobile Email

Name of Previous organization / Business

No. of years at previous job / business Total years of work / Business experience*

If Company Date of incorporation Office ownership* Owned Rented Others (pls. specify) (not applicable for salaried)

Annual Turnover (p.a) Net Salary (p.m.) Capital Investment (p.a)

All fields marked with * are Mandatory.

PROPERTY DETAILS (FOR MORTGAGE LOANS)

No. of Property owned by Applicant - Residential Commercial No of Property owned by Co-Applicant-Residential Commercial

Present Status of the property Ready Property Under Construction Not selected (only for Pre approval)

Property Owner Name

Property Address*
 City

State Landmark PIN Country

Buildup area of the property Age of the property Occupancy details Self Occupied Rented Vacant

REFERRAL INFORMATION (AS PER PRODUCT POLICY)

Name* <input type="text"/>	Relationship* <input type="text"/>	Name* <input type="text"/>	Relationship* <input type="text"/>
Address* <input type="text"/>	<input type="text"/>	Address* <input type="text"/>	<input type="text"/>
<input type="text"/>		<input type="text"/>	
Locality <input type="text"/> City <input type="text"/>		Locality <input type="text"/> City <input type="text"/>	
Landmark <input type="text"/> PIN <input type="text"/>		Landmark <input type="text"/> PIN <input type="text"/>	
Tel* (STD code) <input type="text"/> Mobile* <input type="text"/>		Tel* (STD code) <input type="text"/> Mobile* <input type="text"/>	
Email <input type="text"/>		Email <input type="text"/>	

SOURCING DETAILS (For Office Use Only)

Channel: Branch DSA DDSA Connector Alternate Channel Channel/Branch Name _____ Branch Lead Id No. _____

Source: Web SMS E Mail Channel/Branch Code _____ Channel Stamp & Signature _____

PRIORITY SECTOR LENDING DETAILS

Sector	Mini	Micro	Small	Medium	Investment value
<input type="checkbox"/> Manufacturing	<input type="checkbox"/> <=10 Lacs	<input type="checkbox"/> 10 Lacs -25 Lacs	<input type="checkbox"/> 25 Lacs – 5 Crs	<input type="checkbox"/> 5 Crs - 10 Crs	Rs. _____
<input type="checkbox"/> Service	<input type="checkbox"/> <=4 Lacs	<input type="checkbox"/> 4 Lacs - 10 Lacs	<input type="checkbox"/> 10 Lacs – 2 Crs	<input type="checkbox"/> 2 Crs - 5 Crs	Rs. _____
Agriculture Sector <input type="checkbox"/> Marginal (<=2.5 Acres) <input type="checkbox"/> Small (2.5 – 5 Acres) <input type="checkbox"/> Others(>5 Acres)					
PSL Classification					
Agriculture <input type="checkbox"/> Ancillary (SMF) <input type="checkbox"/> Ancillary (Others) <input type="checkbox"/> Infrastructure(Other Agri)					
Others <input type="checkbox"/> Khadi & Village <input type="checkbox"/> Other MSMEs <input type="checkbox"/> Education <input type="checkbox"/> Housing					
<input type="checkbox"/> Social Infrastructure <input type="checkbox"/> Renewable Energy <input type="checkbox"/> Others					
Weaker Section <input type="checkbox"/> Schedule Caste/Tribe <input type="checkbox"/> Disabled Person <input type="checkbox"/> Minority(Pls Specify) _____					

DO YOU WISH TO AVAIL

YES BANK Saving Account: Yes No YES BANK Current Account: Yes No YES BANK Credit Card: Yes No

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, 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 enroll. 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"

All fields marked with * are Mandatory.

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

DOCUMENT CHECKLIST*

- | | | |
|--|--|---|
| 1. Identity / Signature Proof | 5. For Partnership Firm | 7. For Salaried customer |
| 2. Address Proof (Residence & Office) | (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 | (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. |
| 3. Age Proof | | |
| 4. For Private Limited company | 6. For Proprietorship | |
| (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 (v) Details of all existing loans | (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 | |

* 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.

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 / 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 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.

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 incase 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.

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

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. Loan processing fees would be _____% of the loan amount approved by the Bank. Login Admin Fee of Rs _____ Interest rate type applied for Fixed _____ Floating _____. Indicative rate of interest _____% PA. Overdue Interest _____% PA. Chq bounce charges: _____ Rs/- per instrument per instance. Chq/ECS Swapping charges Rs _____. Loan Rebooking charges _____. Duplicate NOC charges Rs _____. Amortization Charges Rs _____. 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*. Service tax is applicable and will be charged in connection with the loan. I understand that the Processing Fee, Login Admin 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.





*Nil Penalty charges for pre-payment of loans on Floating Rate of Interest.

Date _____ Place _____ Signature of Applicant _____ Signature of Co-Applicant/Guarantor _____

All fields marked with * are Mandatory.



YES TOUCH
24 x 7 Banking Services

 SMS "Help" space <CUST ID>
to +91 92233 90909
  Call us at YES TOUCH Toll Free Number 1800 2000
  Log on to our website
www.yesbank.in
 Email us at
yesTouch@yesbank.in



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, Niyaya Marg, Chanakyapuri, New Delhi 110 021, India. Tel: +91(11) 6656 9000 Fax: +91(11) 4168 0144.
 Website: www.yesbank.in



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

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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 guarantor 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 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/model/quality/ version at the dealership. 7) That any discount in pricing of asset is purely an offer by the manufacturer/dealer.

All fields marked with * are Mandatory.