

# LOAN APPLICATION FORM



## CAR LOAN / COMMERCIAL VEHICLE LOAN



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

Serial No.:

Version: October 2011

### 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 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.

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

Loan requested for

☐

Car Loan

☐

Commercial Vehicle Loan

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

Amount of loan applied for : Rs. \_\_\_\_\_ EMI you are comfortable servicing: \_\_\_\_\_

Loan Tenure : \_\_\_\_\_ Months

Interest Rate Type : ☐ Fixed ☐ Floating

Purpose of Loan : ☐ Personal ☐ Commercial ☐ Captive

Vehicles Details : ☐ Number of Vehicles \_\_\_\_\_ ☐ Make \_\_\_\_\_ ☐ Model \_\_\_\_\_

☐ Dealer \_\_\_\_\_ ☐ Valuation / Invoice Price \_\_\_\_\_

☐ Margin Money \_\_\_\_\_

Scheme : ☐ Advance EMI \_\_\_\_\_ ☐ Arrear EMI \_\_\_\_\_ ☐ Others \_\_\_\_\_

Payorder to be issued in favour of : \_\_\_\_\_

## APPLICATION DETAILS

Name : Mr./Ms./ M/s.		First Name Middle Name -- Last Name (Leave a blank space between each name)																																																	
Date of Birth/Incorporation :	<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	Father's / Husband's Name _____																																									
D	D	M	M	Y	Y	Y	Y																																												
	Spouse Name _____	Mother's Maiden Name _____																																																	
	Alias Name _____	No. of financial dependents: _____																																																	
(Please <input checked="" type="checkbox"/> tick in relevant box)																																																			
Marital Status :	<input type="checkbox"/> Single	<input type="checkbox"/> Married	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female																																																
Nationality :	<input type="checkbox"/> Indian	<input type="checkbox"/> NRI	<input type="checkbox"/> PIO/Foreign National Religion : _____																																																
Education :	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional <input type="checkbox"/> Others (Please specify) _____																																																
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 _____																																																		
If Salaried, type of Firm employed with :	<input type="checkbox"/> Govt./PSU	<input type="checkbox"/> Multinational	<input type="checkbox"/> Public Ltd. Co. <input type="checkbox"/> Private Ltd. Co.																																																
	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> 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 :	<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) _____																																																		
If in Business :	Years at Current Business _____	Years at Previous Business (if any) _____																																																	
	Company Annual Turnover _____	Capital Investment _____																																																	
	No. of employees _____	Office Premises <input type="checkbox"/> Self Owned <input type="checkbox"/> Rented <input type="checkbox"/> Other _____																																																	
PAN Number :	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> (Please fill Form 60 if you don't have a PAN number)																																																		
Passport No. :	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> Driving License No. : <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> Voter's I.D. No.: <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																																																		
Income Rs :	Net Salary per month: _____ Gross receipts per month: _____ (For Self employed)																																																		

PLEASE TELL US A LITTLE ABOUT YOURSELF

Residence Address	:																					
	:																					
Landmark	:																					
City	:											Pin:										
State	:											Country:										
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: _____																				
Type of Residence	:	<input type="checkbox"/> Flat <input type="checkbox"/> Bungalow <input type="checkbox"/> Chawl <input type="checkbox"/> Row House <input type="checkbox"/> Others _____																				
	:	Rent (Rs. 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:										
Mailing Preference	:	<input type="checkbox"/> Residence <input type="checkbox"/> Office (To which address should we send your statement / communication?)																				

Permanent Address (Incase this is same as residence address, please mention "Same as Above")	:																									
City	:																	Pin:								
State	:																	Country:								
Tel. No. (Include STD Code)	:																									

## CO-APPLICANT / GUARANTOR DETAILS

Name : Mr./Ms./ M/s.

Date of Birth/Incorporation : 

D	D
---	---

M	M
---	---

Y	Y	Y	Y
---	---	---	---

Nationality : ☐ Indian ☐ Others (specify) \_\_\_\_\_ Religion : \_\_\_\_\_

Relationship with applicant : ☐ Spouse ☐ Parent ☐ Child ☐ Others (Please specify) \_\_\_\_\_[illegible]

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: \_\_\_\_\_ Area(sq. ft): \_\_\_\_\_

Occupation : ☐ Salaried ☐ Professional ☐ Business ☐ Retired ☐ Housewife ☐ Student

☐ Others (Please specify) \_\_\_\_\_Profession : ☐ C.A. ☐ Journalist ☐ Architect ☐ Consultant ☐ Doctor ☐ Lawyer☐ Others (Please specify) \_\_\_\_\_

No. of years at Current employment: \_\_\_\_\_ Designation: \_\_\_\_\_

Company / Firm Name : \_\_\_\_\_ Department: \_\_\_\_\_

[illegible]

City : \_\_\_\_\_ Pin: \_\_\_\_\_

State : \_\_\_\_\_ Country: \_\_\_\_\_

[illegible][illegible]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)

**PLEASE TELL US ABOUT YOUR BANK ACCOUNT(S) (INCLUDING ANY WITH YES BANK LTD.)**

## For Applicant

Name & Address of Bank	Account Type (Savings/Current/other)	Account No.	Date Opened	Balance/Limit

**For Co-Applicant/Guarantor**

Name & Address of Bank	Account Type (Savings/Current/other)	Account No.	Date Opened	Balance/Limit

PLEASE TELL US ABOUT YOUR CREDIT CARDS

## For Applicant

I am a Credit Card Holder: ☐ Yes ☐ No (If yes, please furnish the following details about the credit cards owned by you)

S. No	ISSUING BANK	TYPE OF CARD (Silver/Gold/Platinum)	CARD NO.	CARD HOLDER SINCE	VALID TILL	CREDIT LIMIT

**For Co-Applicant/Guarantor:** I am a Credit Card Holder ☐ Yes ☐ No (If yes, please furnish the following details about the credit cards owned by you)

S. No	ISSUING BANK	TYPE OF CARD (Silver/Gold/Platinum)	CARD NO.	CARD HOLDER SINCE	VALID TILL	CREDIT LIMIT

## DETAILS ABOUT YOUR EXISTING LOAN(S)

**For Applicant:** I have loans outstanding ☐ Yes ☐ No (If yes, please furnish the following details about your loans)

S.N.	FINANCIER	TYPE OF LOAN (Auto/Personal/Home)	TERM	LOAN No.	LOAN SINCE	EMI	LOAN AMOUNT

**For Co-Applicant/Guarantor:** I have loans outstanding ☐ Yes ☐ No (If yes, please furnish the following details about your loans)

S.N.	FINANCIER	TYPE OF LOAN (Auto/Personal/Home)	TERM	LOAN No.	LOAN SINCE	EMI	LOAN AMOUNT

b) Is there any pending litigation against you? ☐ Yes ☐ No If yes, please provide details \_\_\_\_\_

## DETAILS ABOUT YOUR ASSETS

	<b>Immovable</b>		<b>Investments</b>
Asset	Current Market Value	Asset	Amount
Land		Fixed Deposits	
House		PF/PPF	
Office		Insurance/LIC	
Others		Others	

**Repayment preferably from (Bank name and A/c No.)** .....

## DETAILS ABOUT YOUR VEHICLE/S

1. Model: \_\_\_\_\_ Registration No. \_\_\_\_\_

2. Model: \_\_\_\_\_ Registration No. \_\_\_\_\_

## REFERRAL INFORMATION

**Referral 2 : Please provide contact details of your Relatives Only**

Name: \_\_\_\_\_

Age: \_\_\_\_\_ Relationship with Applicant: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Pin: \_\_\_\_\_

Email: \_\_\_\_\_

Tel. No. (Residence): (Include STD Code)

(Office): \_\_\_\_\_ Ext.: \_\_\_\_\_ Mobile No.: \_\_\_\_\_

## PRIORITY SECTOR CATEGORY

Important : If the applicant belongs to any of the below category, please tick the box

- ☐ **Professionals** - Qualified Doctors with practice in rural / semi-urban areas with CC limit upto Rs 2 Lacs & total borrowings upto Rs 10 Lacs
- ☐ **Allied Agriculture Activity** - Dairy, Piggery, Poultry, Fisher, Bee-Keeping, Cattle Feed, Poultry Feed, Plantation, Horticulture Fertilizers, Pesticides, Seeds, etc.
- ☐ **Indirect Finance to Agriculture** - Service Units units contracting tractors / borewells / other equipments to farmers & dealers in agri machinery
- ☐ **Agriculturist / Farmer** ☐ **Khadi & Village Industries** (KVI Sector) ☐ **SSIs** with Plant & Machinery < 1 Cr
- ☐ **Tiny Industries** with P & M < 25 Lacs ☐ **Other SSI's** - Handloom Co-opratives
- ☐ **Road / Water Transport Operators** - owning a fleet not exceeding 10 vehicles
- ☐ **Software Industry** - Software firms with credit limits upto Rs 1 Crore
- ☐ **Private Retail Readers** with credit limit less than Rs 10 Lacs / traders in essential commodities
- ☐ **Small Business** - individuals / firms running a business enterprise providing non-professional services with equipment cost < 20 Lacs
- ☐ **SSSBE's** (Small scale service and Business Enterprises with investment upto Rs 10 Lacs in fixed assets)
- ☐ Laundry & Dry-Cleaning ☐ Tailoring ☐ Typing / Xeroxing / DTP Centres
- ☐ STD / ISD Booths, printer / Fax Services ☐ Cable TV Network ☐ Internet / Cyber Café
- ☐ Beauty Parlours & Creches ☐ Auto Repair, Service Garages
- ☐ Servicing, Maintenance, Repair of all types of Autos / Machinery / Electronic / Electrical Equipment / Watches
- ☐ Photo Lab & Studios / X Ray Clinic ☐ Equipment Rental & Leasing ☐ Advertising Agencies
- ☐ Marketing / Industrial Consultancy ☐ Software Development

## 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 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

## ACKNOWLEDGMENT

Serial No.:

Received application form for loan facility from \_\_\_\_\_ for ₹ \_\_\_\_\_

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 at the Bank.
- The loan processing fees would be \_\_\_\_\_ % of the loan amount approved by the Bank.
- Interest rate type : Fixed
- Indicative rate of interest: \_\_\_\_\_ % PA
- 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 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.

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

## DOCUMENT CHECKLIST\*

- |  |  |   |
|--|--|---|
| 1. Identity / Signature Proof  | (v) Details of all existing loans  | 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 |
| 2. Address Proof (Residence & Office)  | 5. For Partnership Firm  |   |
| 3. Age Proof   | (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 | 7. For Salaried customer  |
| 4. For Private Limited company   |  | (i) Latest 2 Salary Slips (ii) Last 2 years IT return / Form 16 / Appointment letter (iii) 3 months salary account statement (iv) Details of all existing loan.     |
| (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 | 6. For Proprietorship  |   |
|  | (i) ITR and Profit and Loss and Balance Sheet  |   |

\* 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.



**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 ranked as India's No. 1 New Private Sector Bank in the Financial Express-E&Y Best Banks Survey 2010.

YES BANK was ranked as India's BEST Bank for the 3<sup>rd</sup> 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 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](http://www.yesbank.in)

**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  
[yestouch@yesbank.in](mailto:yestouch@yesbank.in)