



YES BANK

LOANS

YES BANK offers you, our valuable customers, a wide range of loans that will fulfill your every need. Our wide range of loans will enable you to move into your own home, or buy your dream vehicle, or enhance your business, or treat your family to that perfect vacation you've always dreamt of. Keeping this in mind, we have introduced loan products including Home Loans, YES KHUSHI Affordable Home Loans, Car Loans, Loan Against Property, Personal Loans, Loan Against Gold, Commercial Vehicle Loans, customized to suit your needs.

What's more our quick and easy loan application processing will ensure that your application is processed in minimum time and in a hassle-free manner.

Personal Loan

Instant, Quick and Seamless. YES BANK Personal Loan to afford your special something and fulfil that every little dream of yours

Features and Benefits

We at YES BANK offer customers personal loans ranging from INR 1 lakh up to INR 25 lakhs at the most competitive interest rates, for a tenure ranging from 12 to 60 months. A broad tenure range ensures that you get to choose the period over which you wish to repay the loan amount, as per your convenience. YES BANK personal loans are extremely popular choices among our customers due to their inherent benefits, which include:

- *Unsecured Loan:* You are not required to provide any security or guarantor when taking a personal loan from YES BANK.
- *Flexible Repayment Options:* You get to choose the tenure of your loan. With personal loan EMI calculator facility, you can quickly determine the EMI you would be required to pay across various tenures and choose a repayment schedule that suits you the best.
- *In principle approval in 60 secs.*
- *Quick Disbursal of Funds:* Once your application for a personal loan gets processed, your funds get disbursed within a matter of hours.
- *Attractive Interest Rates:* Our personal loan interest rates are among the BEST IN THE INDUSTRY, starting at 10.75%.
- *Easy Application Process:* You can apply for a personal loan online through our website; the process is quick, with only basic documentation.

- *Transfer your existing loan:* You can also transfer your high cost Personal Loans with us at lowest interest rates. You can also avail additional funds during the process.
- *Part Pre Payment option available:* Have some extra funds, you can also choose to part pre-pay your YES Bank Personal Loan post 12 EMIs

Applying for a Personal Loan

Personal loans are a great way to raise funds immediately as they are readily available. To avail a personal loan with YES BANK, you are advised to follow a few basic steps:

- *Assess Your Requirement:* Determine the amount of money you require in the present and plan how you intend to repay the amount. When you take the loan, you are required to pay it back in fixed instalments over a specified period. So, you must carefully analyse your resources to choose the amount of EMIs that you would like to pay.
- *Know Your Eligibility instantly.*
- *Complete the Application Process:* To apply for a personal loan fill out the application form available on the YES BANK website. You may also visit your nearest bank branch to complete the application process for personal loan in person. Our knowledgeable staff will help you out with the entire process, from start to finish.

To add to your convenience in banking with YES BANK, we provide you with doorstep banking services. When applying for a personal loan with YES BANK, our bank representative will visit your home or office for completion of the application form as well as the documentation process for personal loans.

Keeping with the advancements in modern technology and the drive towards digitization of the economy, we at YES BANK provide you with our Net Banking services to help you carry out your banking functions as smoothly and efficiently as possible.

Schedule Of Charges

YES BANK Car Loan

YES BANK offers you the best deals for financing the car of your dreams. Gear up for convenient rates, great savings and attractive features, and get up to 100% finance options on select models. We understand your need of owning a car in today's fast-paced life, and therefore, provide car loans for new as well as used cars, tailored to meet your requirements. At YES BANK, we aim to help our customers with our attractive Car Loan options.

How to Apply for a Car Loan from YES BANK

There are primarily two ways to avail a car loan with YES BANK — online application and in-branch application. Existing customers may also be eligible for a pre-approved car loan based on terms and conditions.

At YES BANK, we strive to simplify your banking transactions by providing you with an online application procedure that can be completed at home or in the office. Visit our website to apply for the car loan online, attach the necessary documents and receive the loan instantly. With our convenient doorstep services, the documentation process can be completed at your home or office, with ease. You can also utilise our specialised car loan EMI calculator to help you plan your monthly instalments.

Additionally, you can apply for a car loan by visiting your nearest YES BANK branch. Our trained executives provide you with a detailed explanation of the documentation process, making it simpler, hassle-free and more convenient for you to apply for the loan. Our leading after-sales support is available to further enhance your loan experience at YES BANK.

Criteria for Eligibility

The eligibility criteria for a car loan from YES BANK are as follows:

- *Age*: A minimum of 21 years and not more than 58 years before the completion of the loan tenure.
- *Employment status*: You must be a salaried employee, self-employed individual, partnership firms, and businessmen who are income tax assesses.
- *Minimum repayment capacity*: Income eligibility is based on the latest salary slip as well as Form 16.
- *Residential stability*: A proof of residence is required to show whether you live in an owned, parental owned or rented accommodation.
- *Documentation*: For us to process your application, we would require proof of identity, profession and other details mentioned during the initial application procedure.

For more information, contact YES BANK for assistance.

Required Documentation:

The YES BANK car loan application process is hassle-free and simple. We require:

- Complete and signed application form
- Recent passport-sized photographs
- Identification proof with photograph and signature (KYC compliant) – PAN card, Aadhar card, Passport, Driving Licence
- Proof of income – Salary slips, bank account statements, IT return, Form 16
- Pro forma bill from the seller to ascertain value of the vehicle
- Post-approval: Loan agreement duly signed with RTO set
- For standard security, post-dated cheques (PDCs)/ECS form as applicable

Please keep the original documents handy, along with scanned copies and photocopies, in the case of a request for verification.

YES BANK Bike Loan

Two-wheelers are one of the most common modes of transportation in India. Bikes are not only more affordable, but they are also able to glide through the busy, bumpy Indian roads with an ease that cars cannot match.

Owing to the availability of easy monthly instalments, a Bike Loan proves to be the most convenient option. For that reason, YES BANK offers you two-wheeler loans that enable you to purchase a scooter, an affordable bike, or a superbike, all at convenient rates.

Do I need a two-wheeler loan?

- No lump-sum payments: The two wheeler loan by YES BANK is one of the most popular among its customers owing to the flexible terms of loans and competitive rates. A Bike Loan from YES BANK can ease the burden of purchasing a two-wheeler without having to worry about the finances.
- Preference-based, affordable purchase: With a Bike Loan from YES BANK, you pay for a two-wheeler at your own pace in the form of affordable EMIs. Such a loan also enables you to purchase a two-wheeler of your preference, be it a more fuel-efficient one or one with a more powerful engine.
- Surpass your current budget: Are you a bike enthusiast? Do you wish to buy a superbike but feel you do not possess the necessary funds? This is where a two-wheeler loan from YES BANK aids you considerably. Live your dream of owning a superbike through easy monthly instalments.

Why YES BANK for a bike loan?

We, at YES BANK, offer exclusive benefits to our customers applying for a Bike Loan:

- Best-in-class interest rates on super-bike loans
- Loan amount ranging from INR 1 lakh to INR 25 lakhs
- Flexible repayment tenure from a year up to a maximum of 5 years
- Funding limit of up to 85% of on-road price for select models

- Easy application procedure
- Hassle-free documentation
- Prompt disbursement of loan

How to apply for a bike loan from YES BANK?

At YES BANK, we place your comfort and convenience before everything else, which is why we offer two ways of applying for a loan:

- Online Application: Follow easy online steps to apply for the two-wheeler loan instantly. Every step has been simplified to facilitate your convenience. Fill the application form online, select the repayment tenure, and calculate the EMI using our bike loan EMI calculator. We also provide convenient doorstep services where a YES BANK representative will visit your home or office for the requisite documentation.
- Visit our branch: Not that comfortable uploading your personal details? Require more information? Visit your nearest YES BANK branch, and our experts will walk you through the hassle-free process while assisting you with the documentation process, ensuring quick disbursement of the two-wheeler loan.

At YES BANK, we provide you with the option of applying either for a secured loan or an unsecured loan.

- Lower interest rate with a Secured Loan: Apply for a two-wheeler loan from YES BANK with lower interest rates by providing collateral security, such as property, shares, etc. With best-in-class interest rates, your superbike would seem more affordable than ever.
- No guarantors or collateral with an Unsecured Loan: No property to show as collateral? Worry not. YES BANK offers two-wheeler loans without collateral security, too. Visit your nearest YES BANK branch for more details.

Am I eligible for a Two-wheeler loan from YES BANK?

The eligibility criteria for a bike loan from YES BANK is as follows:

- *Age*: The applicant should be over 18 years of age
- *Employment status*: Salaried employee or self-employed individual
- *Income*: The minimum required income that makes you eligible for this loan is based upon the location of your residence — visit us or call for more information
- *Residential stability*: Approval of your two-wheeler loan also depends on your residential stability

Which documents do I need during application?

The following documents are required while applying for a bike loan:

- Completed application form
- KYC Documents
- Recent passport-sized photographs
- Proof of identification — PAN card, Aadhar card, Passport or Driving License
- Proof of income — salary slips, bank account statements, along with the latest IT return form

It is important to note that even though only scans or photocopies are required while applying for a loan, it is always advisable for you to carry original documents in case of verification at the bank.

We, at YES BANK, take pride in serving our customers with the best of personal loan options, further enabling and empowering them to ensure that they are financially able to fulfil their dreams. So, wait no more. Visit your nearest YES BANK branch or apply for your two-wheeler loan online to purchase the bike of your choice.

Loan against Securities

The most important thing about a loan is getting it when you need it the most. YES Bank presents Loan against Securities to give you exactly that.

What is Loan against Securities?

Loan against Securities helps customers avail a loan against the securities that they hold, by merely pledging and not selling them. An overdraft facility is advanced to customers when they pledge their securities. The value of the overdraft limit that is advanced to customers is determined on the basis of the securities that are pledged.

For smooth transactions, a current account is opened in the name of the customer. The rate of interest is calculated only on the amount withdrawn by you and only for the period of utilization.

Which securities can be pledged?

Shares, Equity & Debt Mutual Funds, Kisan Vikas Patra (KVP), Fixed Maturity Plans (FMP), Insurance policies issued by LIC and select Private Insurance Companies, Non-Convertible Debentures (NCD), Tax free Bonds (RBI, NABARAD, NHAI, PFC, IRFCL, HUDCO, IIFCL, NHB, REC, and IREDA)

Advantages

- You pay interest only on actual amount used thanks to the overdraft facility, and get the benefit of a current account.
- The key feature of our loan against securities is the option to pledge a wide variety of securities, from mutual funds to life insurance policies.
- Anytime anywhere access
- Auto renewal facility
- No prepayment penalty

Loan Against Property

Eligibility

Salaried

- Minimum Income – Rs.3 Lakhs Per Annum
- Experience – 3 years in total employment

Self Employed

- Minimum Income – Cash Profit of Rs.4 Lakhs Per Annum
- Minimum Turnover – Rs.15 Lakhs per annum for service providers / commission income, Rs.10 Lakhs per annum for doctors, Rs.60 Lacs for non-service providers
- No of years in business / profession – minimum 3 years

Age norms:

- Where income is considered for eligibility: Minimum 23 years at loan origination & Maximum 65 years or age of retirement whichever is less at loan maturity.
- Where income is not considered for eligibility: Minimum 18 years at loan origination & Maximum 70 years at loan application or 85 years at loan maturity.

YES KHUSHI Home Loans

Now you and your family have a reason for a bigger smile, YES KHUSHI Home Loans can make your Housing dream come alive.

Interest Rate:

Ranging from 10.25% to 13.00%

Fee:

Processing Fee: 1% of the loan amount or Rs 10000 whichever is higher (GST additional)

BUSINESS LOAN

business Loans is unsecured finance to “self-employed” customers who wants to avail collateral free funding for their Business requirement.

Unsecured Business Loans are collateral free credit facilities granted to Self Employed Professionals, Sole Proprietorships, Partnerships, Pvt. Ltd. Company, Closed Held Companies and Limited Liability Partnerships. These customers can be Non-Professional (Trader, Manufacturer, Services) or Professionals (Doctor, CA, CS and Architects). Unsecured Business Loan is without any collateral and can be for working capital, business expansion or purchase of machinery/ office / equipment etc.

Construction Equipment loans

YES BANK offers quick and easy Construction Equipment loans for the requirements of units in the Construction Equipment and Material Handling space. Our range of offerings are tailored to suit all customer needs.

Eligibility

- Individuals / Partnerships firms/ Companies with more than two years business experience
- Captive customers, hirers, Contractors and Mine Owners

Eligible Criteria for borrowers

- Individuals, Proprietary concerns, Partnership firms, Companies (Private & Public), Trusts (Private Trusts), Limited Liability Partnerships with more than two years business experience. Customer classifications
- Captive customers, Plant Hirers, Contractors and Mine Owners

HEALTHCARE AND PRINTING EQUIPMENT LOAN

YES BANK provides you comprehensive financial solutions to take care of your funding requirements for Healthcare Equipment's. We provide flexible, convenient loans for Doctors, Hospitals, Diagnostic Centers, Nursing Homes, Trusts, Societies and limited Companies. With loan amount up to 15 crores and tenure up to 84 months, we provide you complete solutions to take care of your financial needs while you provide world quality healthcare services.

- Two years income tax returns with computation of income, audited balance sheets and profit & loss account
- List of owned Equipment's
- Six months bank statement
- Repayment track records
- Financial ratios such as TOL/ATNW, DSCR, receipts, cash profit, ABB/EMI, FCF/EMI etc.
- Relevant Business Experience

To achieve and maintain productive healthcare facilities, we, at YES BANK, provide you with all the necessary financial support. Visit our website or your nearest YES BANK branch to apply for the required Healthcare and Printing Equipment Loans.

