YES Bank Policy

Bank / NBFC Name : YES bank
Applicable to : salaried
NTH Salary : 20k (Except Hyd : 15 K)
Age (Min / max) : 21 yrs / 60 yrs
Loan Amount (Min / Max) : 50 K / 50 Lakh
Tenor (Min / Max) : 12 / 60 months (Sal > 50K up to 72 months)
Bachelor Accommodation : Yes (CIBIL 725 & Sal > 35K)
Hostel Accommodation : No
CIBIL (0 / -1) : Yes
Listed / Non Listed MCA (5Yrs) : Yes
Present Employment : 1 months
Total Employment : 6 months (Except Silver 2 Yrs)
Minimum Locking period : 12 months
Balance Transfer (BT) : up to 5 BTs
Top up Policy : Allowed after 3 months
Foreclosure / partial payment Policy : After 12 EMIs / allowed up to 20% after 12 EMIs

Documents Required :

13. Latest 3 months pay slips.
14. Latest 3 months Bank statements.
15. KYC Documents (PAN & Adhaar).

Loan Eligibility :

7. FOIR

Sal	Diamond / Diamond Plus / Yes Sarkar / Yes Guru	Gold / Gold Plus / Silver Plus	Silver
>= 35 K	75%	70%	65%
< 35K	65%	60%	55%

CIBIL -1 & < 700------50%

8. Multiplier

Income	Diamond / Diamond Plus / Yes Sarkar / Yes Guru	Gold / Gold Plus / Silver Plus	Silver
20K - 35K	20 Time	20 times	17 times
35 K - 75 K	22 times	21 times	19 times
75 K - 1.25 L	26 times	22 times	20 times
> 1.25 L	30 times	24 times	22 times

Special features of YES bank:

1. G4 employees can also avail (Sal > 35K net)
2. Doctor profiles based on Certificate can do (registration > 5 Yrs)

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