

YES BANK MSME BANKING

YES Bank supports Small and Emerging businesses through its various dedicated Business verticals comprising of strong branch network of 900 + branches across all States and Union Territories of India and 1609+ ATMs. At YES Bank, we have a team of 1000+ strong MSME specialists who are trained to cater to the diverse banking requirement of MSME enterprises by providing customized solution. YES Bank follows Knowledge banking approach wherein MSME specialists work along with Industry association to understand the Banking requirement of different kinds of MSMEs and develop suitable product/proposition for them.

YES Bank provides complete Life cycle banking to MSME Units through a wide range of Products and Services throughout their life cycle. Important features of few of YES BANK offerings are mentioned below.

YES SAMBHAV

- ✓ Parameterized program with credit assessment based on banking transactions of the customer.
- ✓ No Financials required for analysis
- ✓ Available to Business as well as Self Employed Individuals like Doctors/Engineers/CA/Architect
- ✓ Overdraft and Drop-line Overdraft offered
- ✓ The limit offered is up to INR 1 Cr

YES SUYOG

- ✓ Parameterized program with credit assessment based on financials of the customer.
- ✓ Scorecard Based Appraisal model
- ✓ Fund based ,Non Fund based and Trade related facilities offered
- ✓ Relaxation of collateral coverage basis higher scores
- ✓ The limit offered is up to INR 2 Cr.

YES SAMRIDDHI

- ✓ Turnover based lending approach for assessment of credit limits.
- ✓ Flexible Collateral Requirement basis Score
- ✓ Fund based, Non Fund based and Trade related facilities offered
- ✓ Paperless movement of approval note and Electronic approval for faster Turnaround Time.
- ✓ The limit offered is up to INR 4 Cr.

CASH BACKED LENDING PROGRAM

- ✓ Ideal for immediate non fund based credit needs of SMEs
- ✓ Quick Processing with minimal documentation
- ✓ Non – Fund Based Letter of Credit, Buyers Credit, Bank Guarantee offered
- ✓ Limits to be fully backed by cash margin

SMALL AGRI ENTERPRISES LOAN

- ✓ Turnover based lending approach for assessment of credit limits
- ✓ Peak and Non peak Facility to address the Season Requirement of Agri processors
- ✓ Fund based, Non Fund based and Trade related facilities offered
- ✓ Maximum Loan Amount: INR 5cr

COMMODITY FINANCE

- ✓ Specialized Offerings for Firms engaged in Agri & Allied Activities
- ✓ Financing against Warehouse Receipts representing agri. commodities
- ✓ Loan available for Agriculture commodities kept at private and government warehouses/ Godowns/Cold Storage
- ✓ Longer tenor of Credit facility extending upto 12 months

At YES Bank, we have specialized offerings for MSMEs requiring higher amount of Credit Facilities, we encourage you to visit nearest YES BANK branch to meet our MSMEs specialist.