



## Utkarsh Small Finance Bank

Aapki Ummeed Ka Khaata

### Fintech Partners of Utkarsh Small Finance Bank

Details of Fintech Partners			
Sr. No.	Name and Address	Operation State	Product Offered
1.	Finnable Technologies Pvt Ltd IndiQube Lakeside, 4 <sup>th</sup> Floor, Municipal No. 80/2 Wing A, Bellandur Village Varthur, Hobli, Bengaluru, Karnataka 560103	PAN India	Personal Loans
Lending Service Provider		Finnable Technologies Pvt. Ltd	
DLP of Lending Service Provider		Finnable Credit Pvt. Ltd	
As a business Correspondent below is the scope of work of Finnable Technologies Pvt. Limited:			
<ol style="list-style-type: none"> <li>Sourcing Loan application of customer interested for personal loan.</li> <li>Collection of KYC docs and Income documents for prospective customer.</li> <li>Appraisal of the customer as per the underwriting norms and loan eligibility present in the program.</li> <li>Recommendation to USFB Credit for Critical Deviation Approval for Limit set up.</li> <li>Loan documentation as USFB approved document checklist.</li> <li>Resolution of queries raised by USFB Risk, Credit and OPS.</li> <li>Maintenance of all transactional record, payment made and received from customer.</li> <li>Ensuring Collection of Bounce EMI, NACH registration, presentation in case included as part of the tie up.</li> <li>Update USFB on customer Grievance and redressal in discussion with USFB customer service.</li> <li>Recon with USFB CPC on advised intervals on portfolio status.</li> </ol>			

Details of product offered through Partner	
<b>Product Name</b>	Small Ticket Personal Loan
<b>Minimum Loan Amount</b>	₹1 Lakh
<b>Maximum Loan Amount</b>	₹5 Lakhs
<b>Tenor</b>	6 Months to 48 Months
<b>ROI</b>	14.99 % to 29.99%
<b>PF</b>	Up to 4.5 %
<b>Insurance</b>	2%
<b>Customer Segment</b>	Salaried working in Partnership , Pvt Ltd , Ltd and LLP Firms
<b>Minimum CIBIL Score</b>	700
<b>Documents Required</b>	<ul style="list-style-type: none"> <li>KYC</li> <li>Last Three month Bank statement</li> <li>Salary slip</li> </ul>

<b>Nationality</b>	Indian Resident
<b>Minimum Age</b>	21
<b>Maximum Age</b>	45
<b>Salary</b>	Above ₹15000/- per month
<b>Employer Status</b>	Minimum 1 year of establishment
<b>Cooling Period</b>	3 days
<b>KYC</b>	Video KYC or CKYC Mandatory.
<b>Documents</b>	KYC documents, Salary account bank statement, Salary as per need , Physical Verification of customer residence if required, any other documents or declaration as required by bank .

### Recovery Mechanism

- NACH mandatory for all loans – E-NACH or Physical NACH. NACH to presented on the EMI Date to collect EMI payment for the month.
- Reminders to be sent to the customers for EMI debits, before the due date.
- Alternate links to be sent to customers whose NACH registration is pending.
- In case the cheque bounces, bot calling to be done to the customers for reminding and assisting customers for making the payment.
- Post bot calling, the customer to be called by the tele-calling team to remind and assist the customers for payment.
- If the customers still fail to pay, the case is passed to the field team who reach out to the customers for payment.

### Details of Grievance Redressal Officer – Digital Lending Utkarsh Small Finance Bank

<b>Name</b>	Naveen Kumar Mishra
<b>Contact Number</b>	0542-7109524
<b>Email Id</b>	nodalofficer.digi@utkarsh.bank
<b>Address</b>	S-24/1-2 Ground Floor Mahavir Nagar, Orderly Bazar, Near Mahavir Mandir Varanasi, Uttar Pradesh, India, PIN – 221002

### Quick Links

<b>Customer Care Toll-Free Number</b>	1800 123 9878 / 1800 208 1788
<b>Customer Care Email ID</b>	customercare@utkarsh.bank
<b>Help and Support</b>	<a href="https://www.utkarsh.bank/help-and-support">https://www.utkarsh.bank/help-and-support</a>
<b>Privacy Policy</b>	<a href="https://www.utkarsh.bank/uploads/pdf/our-policy/template_ten/Data_Privacy_Policy.pdf">https://www.utkarsh.bank/uploads/pdf/our-policy/template_ten/Data_Privacy_Policy.pdf</a>
<b>Sachet Portal</b>	<a href="https://sachet.rbi.org.in/">https://sachet.rbi.org.in/</a>
<b>Comprehensive Notice Board</b>	<a href="https://www.utkarsh.bank/comprehensive-notice-board">https://www.utkarsh.bank/comprehensive-notice-board</a>