



## Utkarsh Small Finance Bank

### Fintech Partners of Utkarsh Small Finance Bank

Details of Fintech Partners			
Sr. No.	Name and Address	Operating State	Product Offered
1	Finnable Technologies Pvt Ltd and Finnable Credit Pvt Ltd, IndiQube Lakeside, 4th Floor, Municipal No. 80/2 Wing A, Bellandur Village Varthur, Hobli, Bengaluru, Karnataka 560103	PAN India	Personal Loans
<p>Finnable Credit Pvt Ltd &amp; Finnable Technologies Pvt Ltd are Lending Service Provider and Digital Lending App working with Utkarsh Small Finance Bank in capacity of Business Correspondent .As Business Correspondent both are working for distribution of small ticket personal loan. Below is the scope of work:</p> <ol style="list-style-type: none"><li>1. Sourcing Loan application of customer interested for personal loan.</li><li>2. Collection of KYC docs and Income documents for prospective customer.</li><li>3. Appraisal of the customer as per the underwriting norms and loan eligibility present in the program.</li><li>4. Recommendation to USFB Credit for Critical Deviation Approval for Limit set up.</li><li>5. Loan documentation as USFB approved document checklist.</li><li>6. Resolution of queries raised by USFB Risk, Credit and OPS.</li><li>7. Maintenance of all transactional record, payment made and received from customer.</li><li>8. Ensuring Collection of Bounce EMI, NACH registration, presentation in case included as part of the tie up.</li><li>9. Update USFB on customer Grievance and redressal in discussion with USFB customer service.</li><li>10. Recon with USFB CPC on advised intervals on portfolio status.</li></ol>			

<b>Details of product offered through partner</b>	
<b>Product Name</b>	Small Ticket Personal Loan
<b>Minimum Loan Amount</b>	₹ 1 Lakh
<b>Maximum Loan Amount</b>	₹ 3 Lakhs
<b>Tenor</b>	Up to 36 Months
<b>ROI</b>	14.99 % to 27.99%
<b>PF</b>	Up to 4 %
<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 ₹ 20000/- per month
<b>Employer Status</b>	Minimum 1 year of establishment
<b>Work Experience</b>	6 months minimum
<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 .
<b>Recovery Mechanism</b>	
<ul style="list-style-type: none"> <li>• NACH mandatory for all loans - E-NACH or Physical NACH. NACH to presented on the EMI Date to collect EMI payment for the month.</li> <li>• Reminders to be sent to the customers for EMI debits, before the due date.</li> <li>• Alternate links to be sent to customers whose NACH registration is</li> </ul>	

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>	Vinit Kumar Singh
<b>Contact Number</b>	0542-7109524
<b>Email Id</b>	<a href="mailto:nodalofficer.digi@utkarsh.bank">nodalofficer.digi@utkarsh.bank</a>
<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>	<a href="mailto:customercare@utkarsh.bank">customercare@utkarsh.bank</a>
<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>