



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 IndiQube Lakeside, 4th Floor, Municipal No. 80/2 Wing A, Bellandur Village Varthur, Hobli, Bengaluru, Karnataka 560103	PAN India	Personal Loans
Lending Service Provider(LSP): An agent of a RE (including another RE) who carries out one or more of RE's digital lending functions, or part thereof, in customer acquisition, services incidental to underwriting and pricing, servicing, monitoring, recovery of specific loan or loan portfolio on behalf of RE in conformity with extant outsourcing guidelines issued by the Reserve Bank		Finnable Technologies Pvt. Ltd	
Digital Lending Apps/ Platforms (DLA): Mobile and/or web-based applications, on a standalone basis or as a part of suite of functions of an application with user interface that facilitate digital lending services		Finnable Technologies Pvt. Ltd	
Finnable Technologies Pvt Ltd is Business Correspondent (LSP & DLA) of Utkarsh Small Finance Bank Ltd and it scope of work includes services of a DLA and LSP as per RBI (Digital Lending) Directions 2025 following key functions are taken up Finnabale Technologies Pvt Ltd:			
1. Sourcing Loan application of customer interested for personal loan. 2. Collection of KYC docs and Income documents for prospective customer. 3.Recommendation of Loan cases to Bank Credit Team. 4.Loan documentation as per Bank approved document checklist. 5. Resolution of queries raised by Bank Credit and Ops. 6. Maintenance of all transactional record important for servicing of loans, payment made and received from customer. 7. Ensuring Collection of Bounce EMI. 8. Update USFB on customer Grievance and redressal in discussion with Bank customer service Etc.			

Details of product offered through partner		
Product Name	Small Ticket Personal Loan	
Minimum Loan Amount	₹20000	
Maximum Loan Amount	₹ 500000	
Tenor	6 Months to 60 Months	
ROI	14.99 % to 28% per annum	
PF	Up to 4.5% Plus GST	
Insurance	2%	
Penal Charge	2% per month on the overdue amount for overdue period.	
NACH Bounce Charge	NACH Bounce charges 450/- per bounce inclusive of GST	
Prepayment Charges	Duration	Foreclosure
	0-6 months	Not Allowed
	7 to 12 months	Up to 6% of the O/s principal Amount
	> 12 months	Up to 4% of the O/s principal Amount
Part Payment	Part Payment Not Allowed.	
Customer Segment	Salaried working in Partnership , Pvt Ltd ,CA Firms , Public Limited,and LLP Firms	
Minimum CIBIL Score	>700 , NTC are also allowed	
Documents Required	• KYC • Last Three month Bank statement (Other than Bureau Surrogate variants) • Salary slip(Other than Bureau Surrogate variants)	
Nationality	Indian Resident	
Minimum Age	21	
Maximum Age	60	
Salary	Above ₹ 12000/- per month for Non -Metro Above ₹ 15000/- per month for Metro	
Employer Status	Minimum 1 year of establishment	
Cooling Period	3 days	

KYC	Video KYC or CKYC Mandatory.
Documents	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	
Name	Naveen Kumar Mishra
Contact Number	+91-9151700675
Email Id	nodalofficer.digi@utkarsh.bank
Address	Phase-II, 2 nd Floor, Utkarsh Tower,NH -31(Airport Road),Sehmalpur,Kazi Sarai, Harhua, Varanasi, Uttar Pradesh, PIN - 221105
Quick Links	
Customer Care Toll-FreeNumber	1800 123 9878 / 1800 208 1788
Customer Care Email ID	customercare@utkarsh.bank
Help and Support	https://www.utkarsh.bank/help-and-support
Privacy Policy	https://www.utkarsh.bank/uploads/pdf/our-policy/template ten/Data Privacy Policy.pdf
RBI Sachet Portal	https://sachet.rbi.org.in/
RBI CMS Portal	https://cms.rbi.org.in/cms/indexpage.html#eng
Comprehensive Notice Board	https://www.utkarsh.bank/comprehensive-notice-board

