



## 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		Finnable Technologies Pvt. Ltd	
DLA of Lending Service Provider		Finnable Credit Pvt. Ltd	
<p>As a business Correspondent below is the scope of work of Finnable Technologies Pvt. Limited:</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.Recommendation of Loan cases to Bank Credit Team.</li><li>4. Recommendation to USFB Credit for Critical Deviation Approval for Limit set up.</li><li>4. Loan documentation as per Bank approved document checklist.</li><li>5. Resolution of queries raised by Bank Credit and Ops.</li><li>6. Maintenance of all transactional record important for servicing of loans, payment made and received from customer.</li><li>7. Ensuring Collection of Bounce EMI.</li><li>8. Update USFB on customer Grievance and redressal in discussion with Bank customer service Etc.</li></ol>			

Details of product offered through partner		
Product Name	Small Ticket Personal Loan	
Minimum Loan Amount	₹20000	
Maximum Loan Amount	₹ 500000	
Tenor	3 Months to 48 Months	
ROI	14.99 % to 29.99%	
PF	Up to 4.5% Plus GST	
Insurance	2%	
Penal Charge	2% + applicable GST on Bounced EMI	
NACH Bounce Charge	NACH Bounce charges 450/- per bounce inclusive of GST	
Prepayment Charges	<b>Duration</b>	<b>Foreclosure</b>
	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	<ul style="list-style-type: none"> <li>• KYC</li> <li>• Last Three month Bank statement</li> <li>• Salary slip</li> </ul>	
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.	

<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>	

<p>pending.</p> <ul style="list-style-type: none"> <li>• In case the cheque bounces, bot calling to be done to the customers for reminding and assisting customers for making the payment.</li> <li>• Post bot calling, the customer to be called by the tele-calling team to remind and assist the customers for payment.</li> <li>• If the customers still fail to pay, the case is passed to the field team who reach out to the customers for payment.</li> </ul>
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<b>Details of Grievance Redressal Officer - Digital Lending Utkarsh Small Finance Bank</b>
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<b>Name</b>	Naveen Kumar Mishra
<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

<b>Quick Links</b>
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<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>