



Utkarsh Small Finance Bank

Fintech Partners of Utkarsh Small Finance Bank

Details of Fintech Partners			
Sr. No.	Name and Address	OperatingState	ProductOffered
1	K.M. Global Credit Private Limited 9,902, Naman Midtown, Senpati Bapat Marg, Elphinstone West, Mumbai , Maharashtra , 400013	Uttar Pradesh	Residential Rooftop Solar Panel Loans
Lending Service Provider		K.M. Global Credit Private Limited (Credit Fair)	
<p>As a business Correspondent below is the scope of work of K. M. Global Credit Pvt. Limited:</p> <ol style="list-style-type: none">1. Sourcing Loan application of customer interested for Residential Roof Top Solar Panel loan.2. Collection of KYC docs and Income documents for prospective customer.3. Recommendation of loan Cases to Bank Credit Team for approvals.4. Loan documentation as per USFB approved document checklist.5. Resolution of queries raised by USFB Risk, Credit and OPS.6. Maintenance of all transactional record, payment made and received from customer.7. Ensuring Collection of Bounce EMI,8. Update USFB on customer Grievance and redressel in discussion with USFB customer service.			

Details of product offered through partner	
Product Name	Residential Roof Top Solar Panel Loan
Minimum Loan Amount	₹ 50 Thousand
Maximum Loan Amount	₹ 3 Lakhs
Tenor	6 Months to 48 Months
ROI	14 % to 21%
PF	0.50% Plus GST
Insurance	As per Insurance Company
Penal Charge	2% + applicable GST on Bounced EMI
NACH Bounce Charge	Rs300 per bounce plus applicable taxes
Customer Segment	Salaried , Self Employed and Professional
Minimum CIBIL Score	>650
Documents Required	<p>Salaried</p> <ul style="list-style-type: none"> • KYC • Last Three Month Bank statement • Salary slip (3 Months) or Last 12 months' electricity bills • Solar Panel Quotation • Property tax receipt/Electricity Bill <p>Self Employed</p> <ul style="list-style-type: none"> • KYC • ITR Digital Copy (Latest) or Last 12 months' electricity bills • Last Three Month Bank statement • Property tax receipt/Electricity Bill
Nationality	Indian Resident
Minimum Age	21
Maximum Age	65
Monthly Income	<p>Salaried : Net Salary Rs 15000/ and Above.</p> <p>Self Employed& Professionals: Rs 25000/ and above .</p>
Cooling Period	3 days
KYC	Video KYC

Recovery Mechanism

In the event of any delay or default in payment of any amount due and payable by the obligor(s) in relation to the loan, the obligor(s) may be reminded or given notice of demand to pay the overdue amounts by making telephone call(s), sending written communications by letters and/or electronic communications or by making personal visits. Personal visits may be to the workplace and/or residence/ identified place of stay or work of the obligors as per their preference and in case such preference is not communicated/ascertained, obligors will be contacted only at their residence/ identified place of stay and if unavailable at residence, at the place of business/occupation/ identified place of work. Such personal visits shall ideally be between 7.00 am and 7.00 pm. In case of personal visits, identity and authority of persons making such visit for follow up and recovery would be made known to the obligors at the first instance. Lender may utilize the services of the LSP, and the Lender and/or the LSP may utilize the services of collection agents for collection of amounts in relation to the loan. The LSP and the collection agents will be required to follow a code of conduct covering their dealings with the obligors. All the practices adopted for follow up and recovery of dues and enforcement of security will be in consonance with the law. In addition to the foregoing, the loan may be recalled, and recovery proceedings may be initiated in accordance with the terms and conditions governing the loan.

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

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

Quick Links

Customer Care Toll-Free Number	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/data-privacy-policy/
Sachet Portal	https://sachet.rbi.org.in/
Comprehensive Notice Board	https://www.utkarsh.bank/comprehensive-notice-board/

