



## ABOUT US:

The journey of Fincare Small Finance Bank was the process of coming together of two NBFC Micro Finance Institutions, Future Financial Services and Disha Microfin Ltd. The license application was made under the name of Disha Microfin Ltd, which received the final license under section 22 of the Banking Regulation Act, 1949, from the RBI to launch banking operations in May 2017. The Bank commenced banking operations on 21st July 2017, with a vision to enable the financial inclusion of the unbanked and underbanked base of the pyramid, mass retail and micro and small enterprise segments with the active participation of the affluent.

In the first quarter of FY20, Fincare Small Finance Bank was included in the Second Schedule of the Reserve Bank of India Act, 1934. By virtue of this, our Bank is now a Scheduled Commercial Bank, a status that reflects the highest degree of trust and good governance.

## OUR OFFERINGS!

Fincare Small Finance Bank has a suite of smart banking products such as Savings Accounts, Current Accounts, Fixed Deposits, NRI Deposits, Recurring Deposits, Micro Loan, Cash Overdraft, Loan against Gold, Loan against Property, Affordable Housing Loan, Institutional Finance and Two-wheeler Loan.

## DIGITAL IS CORE TO THE DNA OF FINCARE SMALL FINANCE BANK

As customers transition from conventional to digital for accessing banking services, Fincare Small Finance Bank aspires to be a front-runner in assisting this transition. The bank has a 3D approach viz. deposit and loan products at attractive rates, doorstep service through experienced relationship managers and digital banking services that are best in class.

The Bank's digital banking mantra is supported by 4 pillars i.e. Be an EARLY MOVER. Gain the RELEVANCE OF SCALE. Achieve CUSTOMER DELIGHT. Run a PREDICTABLE MODEL.

The following thoughts shaped the Digital playbook of the bank:

- Designed and built for mass transactions – most processes involve minimum human interaction and maximum customer satisfaction, delivered at scale.
- Instant Gratification - Digital plays a big role in cutting short transaction times, be it loan sanction, payments, and KYC verification, as the focus is on delivering gratification instantly.
- Integrated systems - Multiple systems have been integrated using Application Programme Interface, thus powering the digital core of bank that widens the suite of offerings as compared to institutions

with legacy systems and architecture. This is the reason behind the success of offerings like Aadhaar OTP-based Instant Savings Account (Fincare 101) that can be opened remotely and instantly.

- Assisted banking - The assisted-digital approach in the form of Tab-banking allows the Bank to deliver multitude of services, thereby reaching the base-of-the-pyramid customers who are not as comfortable with direct-to-digital but want to avail assisted banking services.
- Anytime, Anywhere Banking - Digital Banking has allowed the Bank to redefine service approach with 24x7x365 delivery that addresses the need of the masses as well as the discerning customer from the comfort of their homes or offices, without reliance on a physical branch.
- Modern banking - With the help of intuitive UX, mobile-first thinking and cloud-powered systems, Fincare Small Finance Bank has created a fresh way of banking, built block by block to offer superior customer experience, real-time feedback, and customized products.

Perhaps it is time to say goodbye to the branch visit (remember parking hassles); jump into your favourite channel any time of the day and do all your banking transactions, hassle free!