

Finance & Banking Services Overview

Introduction

FinServe Solutions is a digital financial services platform operated by FinServe Technologies Pvt. Ltd., a Reserve Bank of India (RBI) registered institution. Our platform offers a range of financial solutions, including short-term loans, credit lines, and banking services tailored to meet customer needs efficiently.

Loan Offerings

We provide flexible loan options ranging from ₹10,000 to ₹500,000, with repayment tenures between 3 to 24 months. The application process is simple and fully online:

1. Download the app from the Google Play Store or Apple App Store.
2. Register or log in.
3. Choose your loan amount and repayment tenure.
4. Upload required documents, such as PAN card, Aadhaar card, and bank statements.

Upon approval, the loan amount is disbursed to your registered bank account within 24 hours.

Security & Data Protection

At FinServe Solutions, we prioritize the security and confidentiality of customer data. Our platform complies with the Information Technology Act, 2000, and employs advanced encryption and security measures to safeguard financial information.

Customer Support

For any assistance, customers can reach our support team at support@finsolve.com. Profile deletion requests can be submitted; however, regulatory compliance requires us to retain specific financial records for a designated period.

KYC & Verification Process

To ensure a smooth Know Your Customer (KYC) verification process:

- Selfie verification is required.
- KYC details may be retrieved from the Central KYC Registry, if applicable.
- Customers can manually upload verification documents through the app.
- Income verification can be completed using bank statements or salary slips.

Auto-Debit & Repayment

- Customers can enable auto-debit for EMI payments through their registered bank accounts.
- Loan status and repayment details are available on the app dashboard.
- If a loan application is rejected, customers can reapply after 30 days.

- A processing fee of 2% applies, along with applicable taxes.

Loan Management & Foreclosure

- EMI schedules and repayment terms are clearly outlined in the Loan Agreement.
- Early loan closure is allowed with minimal charges within the Cooling-Off Period of 15 days.
- Customers can update their bank details for future transactions by submitting necessary documents.

Credit Bureau Reporting

- Loan transactions are reported to credit bureaus such as CIBIL and Experian.
- Reports are updated monthly and may take up to 30 days to reflect changes.

Special Services: FinServe Prime

Our premium financial service, FinServe Prime, offers additional benefits:

- Higher credit limits based on eligibility.
- Instant fund transfers upon request.
- Transparent tracking of past loans and new applications.

Account Closure & Status Updates

- Customers can request account closure by contacting support.
- Credit bureau updates for closed accounts may take up to 45 days.
- For disputes or corrections, customers should reach out to support@finserve.com.

For more details, visit our website or contact us at support@finserve.com | +91-22-12345678.