

Welcome to a world of convenience banking! Unleash the power of 'Garima Savings Account' with unmatched features and benefits customized to suit your banking needs. The account now gives complementary access to 'Kavach Plan' powered by OneAssist and there's a lot more to do with the best in class RuPay Platinum Debit Card, that comes with enhanced security and is power packed with various offers and discounts.

We wish you a happy and safe banking experience!!

### Key Features\*\*

- Personalized RuPay Classic Debit Card with enhanced withdrawal & shopping limits
- Complimentary membership to Kavach Plan – with benefits worth upto Rs.60,000/-\*\*
- Unlimited free fund transfer through Internet and Mobile Banking (NEFT/RTGS)
- No Additional charges for Non-Home branch transactions
- Flexible Eligibility Criteria, as follows (any one):
  - ◆ Monthly Average Balance in the Savings Account – Rs.5,000 & above
  - ◆ Cumulative Fixed Deposit – Rs.2,00,000 & above
  - ◆ Single Recurring Deposit >= Rs.5,000 p.m. for minimum tenure of 12 months
  - ◆ Minor account linked to the primary CIF with a Standing Instruction of Rs. 2,000/- per month

\*\*TnC Apply

### Most Important Terms & Conditions

1. Customers are requested to read and understand the terms and conditions governing the Garima Savings Account ("the T&C"), including but not limited to those related to various services, charges and fees, associated with the product by accessing the official website of Ujjivan Small Finance Bank Ltd. ("the Bank") viz., [www.ujjivansfb.in](http://www.ujjivansfb.in) ("website").
2. If the Garima Savings Account does not meet the required eligibility criteria in any particular month, a service fee as per the applicable Schedule of Charges will be levied in the subsequent month. E.g. Charges for not meeting the criteria in the month of April'20 will be recovered from the customer in the month of May'20. The Bank shall have absolute right to debit any account of the customer for recovering any amount due and payable by the customer to the Bank. If the customer violates any of the T&C, rules and regulations or the applicable laws, the Bank may, in its absolute discretion, discontinue any of the services completely or partially, or close the account, without any notice to the customer.
3. The Bank reserves the right to modify or withdraw any or all the benefits offered for Garima Savings Account, without any prior notice/ intimation to the customers. The Bank also reserves the right to amend, vary or modify the T&C and the Service Charges at the discretion of the Bank. Any modification to the T&C and Schedule of Charges will be published on the website with due notice period and the same shall be binding on all customers.
4. The Bank reserves the discretion to open or not to open Garima Savings Account, without assigning any reason and without being liable to the customer in any manner whatsoever.
5. The Bank will monitor fair usage of the benefits offered, meant for the usage of account for individual purposes and it reserves the right to alter, modify, cancel or withdraw any or all the benefits provided on the Garima Savings Account, without any prior notice / intimation to the customers.
6. Recurring Deposit should be in single RD of Rs. 5,000 or above for a minimum period of 12 months and Fixed Deposits may be of cumulative value of deposit amount Rs.2,00,000 or more. However the Recurring Deposit as well as Fixed Deposit should be under the same Primary Customer Information File ("CIF").
7. In-case of eligibility by opening a minor A/c linked to primary CIF. The standing instruction of Rs.2000 per month should be made to linked the minor A/c where the Garima A/c holder is the secondary holder (guardian) for a minimum period of 12 months.
8. The account holder, upon attaining the age of 60 years, shall be automatically migrated to the corresponding Senior Citizen Savings Account Variant.

9. The above terms and conditions are in addition to the Comprehensive Terms and Conditions governing Resident Savings Bank Accounts / Savings Deposits which are hosted on the banks website.

I would like to avail the above benefits of 'Garima Savings Account' with Ujjivan Small Finance Bank, and I request you to open / upgrade my savings account under the same.

I am aware about the features of Garima Savings Account. I confirm that I have read and understood the terms and conditions for Garima Savings Account and I agree to abide by the same. The terms and conditions for Garima Savings Account were also explained to me in <mention the Regional Language>, by Mr./Ms. <Name of the Branch Official>

<Designation of the Branch Official>.

Source of Lead: Lead ID: Date: Place:	CIF ID (Existing, if any): Customer Name:  (Signature of the Customer / Thumb Impression)
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-----FOR OFFICE USE ONLY-----

I confirm that I have explained the product features and terms and conditions to the customer in the language known to him / her and the customer has affixed the above signature / thumb impression in my presence.

(Signature of the Sourcing Staff) (Ujjivan ID)

(Signature of the BM or BOO) (Ujjivan ID)