

BANKING SOLUTIONS THAT KEEP UP WITH YOUR ENTERPRISING NEEDS



MSE BUSINESS LOAN

BUSINESS EDGE CURRENT ACCOUNT

PAYMENT SOLUTIONS

CORPORATE SALARY ACCOUNT



UJJIVAN SMALL FINANCE BANK
Build a Better Life



MSE BUSINESS LOAN

[Know More](#)

Ujjivan SFB believes in helping businesses operate and grow without any hassles. MSE Business Loan offers the combined benefit of Current Account and Business Net Banking facility which supports businesses to grow and carry out transactions seamlessly.

FEATURES

₹200
lakhs

Loans up to ₹200 lakhs for a period of 10 years



Quick and transparent loan processing with easy documentation



Seamless transaction experience with Business Net Banking facility



Wide range of collaterals accepted



Top-up loan facility available after a small duration of loan repayment



Priority service across all Ujjivan SFB branches



Doorstep banking services

PURPOSE OF BUSINESS LOANS

- Working capital
- Purchase of raw material/finished goods
- Business expansion
- Debt consolidation



BUSINESS EDGE CURRENT ACCOUNT

Know More

FEATURES



Every branch is your home branch – no extra charges levied at any bank branches



Doorstep banking services



Customised POS## & CMS** solution



Flexible cash deposit without any limits

Variant	Free Cash Deposit Limit (based on following MAB# slabs)		
	<₹1 Lakh	₹1 Lakh - <₹5 Lakhs	>=₹5 Lakhs
Flexi Next	12 times of previous month MAB or ₹5 Lakhs whichever is higher	15 times of previous month MAB	20 times of previous month MAB
Flexi Now	12 times of current month MAB or ₹5 Lakhs whichever is higher	15 times of current month MAB	20 times of current month MAB

#Monthly Average Balance

**Cash Management Services



4 free on-call cash pick up per month with CMS facility



Facilitate pre-settlement transactions towards bulk electronic payment instructions with Corporate NACH facility



Zero cost POS## solution with MDR^ of 1.9% for Credit card



Unlimited free IMPS, RTGS and NEFT



150 free cheque leaves per quarter*



Monthly Average Balance of ₹25,000



24x7 customer care without IVR in your preferred language



Best-in-class Rupay Platinum Debit Card

*Effective from Oct 1, 2020

^Merchant Discount Rate

##Point of Sale

FEATURES OF RUPAY PLATINUM DEBIT CARD



Enhanced limits of ₹1,50,000 per day in ATM, E-Com and POS##



2 Free Domestic Airport Lounge accesses per quarter across 30+ lounges in India



Unlimited free ATM transactions at all Ujjivan SFB ATMs and 10 free transactions at other bank ATMs



Free Personal Accident Insurance cover of ₹2,00,000



BUSINESS NET BANKING

[Know More](#)

[Watch Now](#)

Our state-of-the-art Business Net Banking facility is a dynamic, completely secure online platform allowing businesses to address all their financial needs in real-time.



FEATURES



Flexibility

- Assign multiple users and roles
- Device agnostic transactions
- Customised account linking



Security

- Dual levels of authorisation
- Two-factor authorisation



Bulk Payments

- Transactions up to 9999 at a time



Online Transactions

- IFT/ NEFT/ RTGS/ IMPS facility
- Bill payment facility
- Schedule transactions and set standing instructions



Other Online Services

- Real-time status of cheque/ DD/Debit card
- Reports, certificates and statements of the transaction
- Download statements in multiple formats (xls, csv and pdf)



Digital Convenience

- Change password
- Search transactions
- All services in one dashboard
- Access through any device of your choice
- Check transaction timeline



CORPORATE SALARY ACCOUNT

[Know More](#)

We at Ujjivan SFB understand that employees are critical to the success of any organisation. Give an edge to your employees with a feature-rich Corporate Salary Account. The account can be opened without any hassle and Debit card, Passbook and Cheque book are easily issued too.

FEATURES



Worry-free-account with no requirement of minimum balance



Unlimited transactions at Ujjivan SFB ATMs and 5 free transactions at other bank ATMs



Lifetime Free Debit card with enhanced limits



Best-in-Class Mobile Banking App in 9 vernacular languages with Fingerprint login facility



Every branch is your home branch – no extra charges levied at any bank branches



Unlimited fund transfers and bill payment facility through Internet Banking and Mobile Banking App



PERSONAL LOAN FOR SALARIED INDIVIDUALS

[Know More](#)

FEATURES



Loans from ₹50,000 – ₹10,00,000



Approval within 3-4 working days from the date of application creation



Attractive Interest Rates (starting from 11.49%)



Easy Digital Process



Minimum Documentation

OTHER PRODUCTS



Corporate NACH



Housing Loan



Fixed Deposit



Savings Account



Premium Current Account

Why Ujjivan Small Finance Bank?

RBI
LICENSED

SCHEDULED
COMMERCIAL BANK

BEST
IPO

IN BFSI IN THE
LAST 4 YEARS

575
BRANCHES

ACROSS 24 STATES
& UNION
TERRITORIES



COMPREHENSIVE
BANKING SOLUTIONS

54+
LAKH

SATISFIED
CUSTOMERS

24x7
SERVICE

SAFE AND SECURE
BANKING

*Data as on June 30, 2020. Last 4 years mentioned under best IPO is between 2015 and 2019.

3 EFFECTIVE MANTRAS TO FIGHT COVID-19



Health Mantra

Wash/Sanitise hands every
time you move from one
place to another



Safety Mantra

Maintain minimum
6 feet distance



Secure Mantra

Always wear a mask

MDR: Merchant Discount Rate | **CMS:** Cash Management System | **DD:** Demand Draft | **NACH:** National Automated Clearing House | **NEFT:** National Electronic Funds Transfer | **RTGS:** Real Time Gross Settlement | **IMPS:** Immediate Payment Service | **POS:** Point of Sale | **IVR:** Interactive voice response | **IFT:** Inward Fund Transfer

*A licence authorizing the bank to carry on small finance bank business has been obtained from the Reserve Bank of India in terms of Section 22 of the Banking Regulation Act, 1949. It must be distinctly understood, however, that in issuing the licence, the Reserve Bank of India does not undertake any responsibility for the financial soundness of the bank or for the correctness of any of the statements made or opinion expressed in this connection.



1800 208 2121



www.ujjivansfb.in



UJJIVAN SMALL FINANCE BANK

Build a Better Life