

THE PARTNER FOR YOUR BUSINESS GROWTH



MSE BUSINESS LOAN

PREMIUM CURRENT ACCOUNT

PAYMENT SOLUTIONS



UJJIVAN SMALL FINANCE BANK

Build a Better Life

MSE BUSINESS LOAN

[Know More](#)

₹1000
lakhs

Loans up to ₹1000 lakhs



Priority service at branches



Quick and transparent processing

PURPOSE OF BUSINESS LOANS

- Working capital
- Business expansion
- Raw material/purchase of finished goods
- Debt consolidation

MOBILE BANKING APP

- Available in 9 regional languages*
- Fingerprint login and MPIN login facility

[Know More](#)

[Watch Now](#)

*English, Hindi, Tamil, Kannada, Odia, Bengali, Gujarati, Malayalam & Marathi

BUSINESS NET BANKING

- Two-factor authorisation
- Transaction up to 9999 at a time

[Know More](#)

[Watch Now](#)

**Point of Sale

##Monthly Average Balance

^Merchant Discount Rate

SECURED LOANS

**₹3 lakhs to ₹1500 lakhs
(36 to 120 months)**

TYPE OF DOCUMENTS*	DOCUMENTS REQUIRED
ID and age-proof of the applicant and co-applicant (any one)	<ul style="list-style-type: none"> • Voter ID card • Aadhaar card • Passport • Driving licence
Signature proof of the applicant and co-applicant (any one)	<ul style="list-style-type: none"> • Driving license • Passport
Proof of ownership of the house/ business premise	<ul style="list-style-type: none"> • Sale deed or any other document substantiating ownership • Extract of property records
Mandatory Documents	<ul style="list-style-type: none"> • PAN card • Form 60 (for individuals)
Proof of business address	<ul style="list-style-type: none"> • Sale deed/Registration certificate • Latest telephone bills • Latest utility bills (electricity or water bills) accompanied by rental/ lease agreement • Bill issued by the customer with the shop/customer name and address • Membership of registered association eg. Vyapaar Mandal • Rental/Lease agreement
Photographs	<ul style="list-style-type: none"> • Applicant - 1 • Co-applicant - 1
Bank statement	<p>Updated passbook or bank statement of last 6 months/12 months as suggested by the Relationship Officer The statement/passbook should not be older than 45 days</p>
Income documents	<ul style="list-style-type: none"> • Income tax return for 2 years • Tax returns (GST#) • Bank statement evidencing income flow for 12 months • Repayment track record (surrogate document) for loans to be considered • Sales/Purchase bills • Daily Sales Register/Book/Khata
Property documents (Applicable for Secured Loans only)	<p>Copy of title documents of the property</p>

T&C Apply

*Photocopy of documents required

#Goods and Services Tax

BUSINESS EDGE CURRENT ACCOUNT

[Know More](#)

KEY FEATURES



Bank in any branch without additional charges



Flexible cash deposit limit without an upper limit



Unlimited free cash withdrawal & fund transfer

FEATURE	BUSINESS EDGE CURRENT ACCOUNT
Branch Cash Deposit (Monthly)	FLEXI NEXT (based on following MAB** slabs) ₹1 Lakhs: 12 times of previous month MAB or ₹5 lakhs whichever is higher ₹1 Lakhs-₹5 Lakhs: 15 times of previous month MAB =₹5 Lakhs: 20 times of previous month MAB FLEXI NOW (based on following MAB slabs) ₹1 Lakhs: 12 times of current month MAB or ₹5 lakhs whichever is higher ₹1 Lakhs-₹5 Lakhs: 15 times of current month MAB =₹5 Lakhs: 20 times of current month MAB
POS** Services	Free Installation Free Monthly Rental (if MAB is ₹50,000 and above for GPRS POS and if MAB is ₹1,00,00 and above for Android POS)
Cheque Book*	150 free cheque leaves per quarter
Card Type	RuPay Platinum
Debit Card Limit (Per day)	₹1,50,000 – ATM ₹1,50,000 – E-Com and POS
Ujjivan SFB ATM transactions	Unlimited
ATM transactions at other bank ATMs	Free upto 10*
Cash Management Services	If MAB is ₹1 Lakhs-₹5 lakhs: 2 free on-call cash pick up services (up to ₹4 Lakhs per visit) If MAB is ₹5 Lakhs and above: 4 free on-call cash pick up services (up to ₹4 Lakhs per visit)
Monthly Average Balance (MAB)	₹25,000
Charges for non-maintenance of MAB*	₹750
Customer Service	24/7 Customer Service support

For the full list of the schedule of charges, refer to www.ujjivansfb.in

PREMIUM CURRENT ACCOUNT

[Know More](#)

PAYMENTS & DIGITAL BANKING SOLUTION



GPRS, paper-based POS** with flat MDR^



Bill payment facility



Accept & make payments seamlessly with BHIM UPI

FEATURE	PREMIUM CURRENT ACCOUNT
Branch Cash Deposit (Monthly)	Free up to 10 times the MAB** of the previous month or ₹3 lakhs (whichever is higher)
POS** Services	Free Installation Free Monthly Rental (if MAB is ₹50,000 and above)
Cheque Book*	50 free cheque leaves per quarter
Card Type	RuPay Classic
Debit Card Limit (Per day)	₹1,00,000 – ATM ₹1,00,000 – E-Com and POS
Ujjivan SFB ATM transactions	Unlimited
ATM transactions at other bank ATMs	Free upto 6*
Cash Management Services	Minimum charges
Monthly Average Balance (MAB)	₹10,000
Charges for non-maintenance of MAB*	₹500
Customer Service	24/7 Customer Service support

*Effective from Oct 1, 2020

T&C Apply

OTHER PRODUCTS

SAVINGS ACCOUNT

PERSONAL LOAN

TERM DEPOSIT

HOUSING LOAN

SENIOR CITIZEN ACCOUNT

Why Ujjivan Small Finance Bank?

RBI
LICENSED

SCHEDULED
COMMERCIAL BANK

BEST
IPO

IN BFSI CATEGORY
BETWEEN 2015 TO
2019

575
BRANCHES

ACROSS 24 STATES
& UNION
TERRITORIES



COMPREHENSIVE
BANKING SOLUTIONS

59+
LAKH

SATISFIED
CUSTOMERS

24x7
SERVICE

SAFE AND SECURE
BANKING

*Data as on March 31, 2021. Last 4 years mentioned under best IPO is between 2015 and 2019.

*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.

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



1800 208 2121



www.ujjivansfb.in



UJJIVAN SMALL FINANCE BANK

Build a Better Life