



**BANKING THAT IS  
CUSTOM-MADE FOR  
YOUR FINANCIAL  
DREAMS.**



**UJJIVAN** SMALL FINANCE BANK  
Build a Better Life

In 2005, Ujjivan started its operation as a non-banking financial company with the goal to make financial services easily accessible. 19 years later, we now have over 750 branches with over 22,500 employees across the country. With over 85+ lakhs active customers, Ujjivan has now transformed and is operating as a Small Finance Bank for the last 7 years.

## GROUP LOANS

Ujjivan's Group Loan is primarily designed for providing collateral-free and small-ticket sized loans to economically active poor women. The Group Loans are divided into two categories namely Core Loans and Additional Loans.

The details are as listed below:

Loan	Eligibility	Purpose	Amount	Interest rate - Reducing Balance	Tenure	Processing Fees
Core Loan						
Business Loan	Self-employed women involved in Micro-business activities	Funds for fixed or working capital requirements	₹6,000 – ₹1,00,000	22.90% to 23.65%	12-36 months	“Nil” for loan up to ₹50,000, 1.2% (+GST) or ₹1,100 (+GST) whichever is lower for loans above ₹50,000
Family Loan	Self-employed or salaried women who need funds for household requirements	For medical care, house repairs, social & religious obligations, buying consumer durables, etc	₹6,000 – ₹1,00,000	23.40% to 24.15%	12-36 months	
Agriculture and Allied Loan	Small and marginal farmers who own or have leased land	Farming cost of capital, working capital, and livestock purchase, etc.	₹6,000 – ₹1,00,000	22.90% to 23.65%	12-36 months	
Water and Sanitation Loan	Self-employed or salaried women who need drinking water and sanitation facilities	Construction/ refurbishment of household toilets, and water improvements, etc.	₹6,000 – ₹1,00,000	23.40% to 24.15%	12-36 months	
Additional Loan						
GL Top-Up Loan	Existing Core Loan customers who have completed 6 EMIs	Loan to address additional financial needs based on Core Loan	₹10,000 – ₹60,000	Based on Core Loan (22.90% to 24.15%)	6-36 months	
Loyalty Loan	Existing Business or Agriculture and Allied core Loan customers who have completed 4 EMIs	Fulfil additional financial needs for business or agriculture and allied activities	₹10,000 – ₹60,000	(22.90% to 23.65%)	6-36 months	
Smartphone Loan	6 EMIs needs to be completed in core loan	Loan to promote self-service and digitization	₹10,000 – ₹15,000	(23.40% to 24.15%)	6-12-18 months	Nil
Emergency Loan	Existing Core Loan customers who have completed 3 EMIs	General Purpose - Immediate Funds Requirements	₹5,000 – ₹20,000	(23.40% to 24.15%)	6-24 months	Nil

## INDIVIDUAL LOANS

- Individual Loan is designed to cater to customer requirements for higher loan amounts for various purposes.
- The loan is provided on the household income analysis and customer repayment capacity.
- These are purpose-based loans, which are given to individuals without any group guarantee.

The details are as listed below:

Loan	Eligibility	Purpose	Amount	Interest rate - Reducing Balance	Tenure	Processing Fees
Individual Business Loan	Micro-entrepreneurs and existing borrowers with a running business	Funds for working capital or fixed assets	₹51,000 - ₹3,00,000	23.50% to 24.00% p.a.	6-36 months	2% - exclusive GST
Individual Home Improvement Loan	Salaried and self-employed existing customers with own houses	Renovation or expansion of own house	₹51,000 - ₹3,00,000	23.50% to 24.00% p.a.	12-36 months	2% - exclusive GST
Individual Livestock Loan	Dairy farmers & existing customers having minimum 2 milch cattle	Primarily for the purchase of cow / buffalo along with shed renovation, purchase of feed/fodder, purchase of machinery, etc	₹51,000 - ₹3,00,000	23.00% to 23.50% p.a.	6-36 months	2% - exclusive GST
Individual Agriculture Loan	Marginal and tenant farmers involved in farming activities with at least 0.5 acre of irrigation land.	All agriculture related expenses	₹51,000 - ₹1,00,000	23.50% to 24.50% p.a.	6-24 months	2% - exclusive GST
Open Market Livestock Loan	Dairy farmers with minimum 2 milch cattle (Only for new to bank customers)	Primarily for the purchase of cow/ buffalo along with shed renovation, purchase of feed/fodder, purchase of machinery, etc.	₹51,000 - ₹3,00,000	23.50% to 24.00% p.a.	6-36 months	2% - exclusive GST
Individual Bazaar Loan	Micro-entrepreneurs with a running business (Only for new to bank customers)	Funds for working capital or fixed assets	₹51,000 - ₹3,00,000	24.00% to 24.50% p.a.	6-36 months	2% - exclusive GST
Open Market Home Improvement Loan	Salaried and self-employed open market customers with own houses. (Only for new to bank customers)	Renovation or expansion of own house	₹51,000 - ₹3,00,000	24.00% to 24.50% p.a.	12-36 months	2% - exclusive GST



\*T&C Apply

## DEPOSIT PRODUCTS



### SAVINGS ACCOUNT

- Maintenance of Monthly Average balance of ₹1,000 is required.
- 5 free transactions at Ujjivan ATMs and 5 free transactions at other bank ATMs.
- Doorstep banking, branches, internet, and mobile banking.

*We recommend you to maintain an emergency balance of ₹ 5,000/- in your account to safeguard you and your family against any future emergencies.*



### CURRENT ACCOUNT

- For meeting the Business needs of our Micro Banking customers, we offer Current Accounts for Business Units.
- Convenience to make unlimited transactions with no limit on usage of cheque leaves.
- Availability of unsecured overdraft facility to meet daily business requirements.



## FIXED DEPOSIT

- Minimum deposit amount is only ₹1000 and multiples of ₹100 thereafter
- Tenure: 7 days to 10 years
- Partial withdrawal and premature closure allowed without penalty after 6 months



## RECURRING DEPOSIT

- Regular recurring deposit account allows the customer to set aside some money on regular basis. Thus accumulating to a more significant saving.
- Minimum deposit amount is only ₹100 and in multiples of 100
- Tenure: 6 months to 10 years (in multiples of 3 months)



## GOAL BASED SAVINGS

- Sampoorana Nidhi Fixed Deposit Account ensures that the customer gets consistent and monthly interest paid out to their savings account. This helps them to meet the monthly expenses like electricity bills, mobile bills and other recurring obligations.
- Sampoorana Lakshya Recurring Deposit Account is offered to achieve customer goals such as child's education, marriage, purchase of household goods, etc. Customer can invest systematically and fulfil their Long-term and Short-term goals.

## THIRD PARTY PRODUCTS

### LIFE INSURANCE

We are offering guaranteed savings plans to our customers that will provide a prefixed return after a certain term period. This plan also helps in ensuring the financial security of the family during any eventuality. Through this plan, a customer can assure his/her family will not have to compromise due to financial burdens. It will also help them in taking care of financial liabilities such as loan payments, and children's education. With this, customers can also claim tax savings under section 80C.

### HEALTH INSURANCE

A daily hospital cash/health insurance plan provides a fixed amount in case of hospitalization for any existing disease and this amount can be used as per the liberty of the insured. Insured can use the money for meeting additional expenses or to even compensate for the loss of income during the period of hospitalization. 24 Hrs hospitalization is mandatory to claim the amount.

### GENERAL INSURANCE

General insurance covers all kinds of vehicle insurance. For general insurance, we have tie-ups with multiple insurance partners.

## Credit Shield Life Insurance:

Availing insurance products through Ujjivan is optional and is subject to sole discretion of the customer/spouse. Insurance is available for all the customers and their spouses.

Insurance premium rate details for Group Loans

Product	Tenure (Months)	Member	Rates*
Group Loans	6	Borrower / Spouse	3.2 / 3.89
	12	Borrower / Spouse	5.9 / 7.19
	18	Borrower / Spouse	8.86 / 11.18
	24	Borrower / Spouse	11.81 / 14.91
	30	Borrower / Spouse	14.75 / 18.69
	36	Borrower / Spouse	17.71 / 22.37

\*Premium Rates are for ₹1000 Sum Assured. Sum Assured will be 105% of loan amount.

Loan Amount (up to 2 Lakhs)			
Product	Tenure (Months)	Member	Rates*
Individual Loan	6	Borrower / Spouse	2.79
	12	Borrower / Spouse	5.14
	18	Borrower / Spouse	7.69
	24	Borrower / Spouse	10.21
	30	Borrower / Spouse	12.81
	36	Borrower / Spouse	15.37

Loan Amount (More than 2 Lakhs)			
Product	Tenure (Months)	Member	Rates*
Individual Loan	6	Borrower / Spouse	3.29
	12	Borrower / Spouse	6.06
	18	Borrower / Spouse	9.07
	24	Borrower / Spouse	12.04
	30	Borrower / Spouse	15.11
	36	Borrower / Spouse	18.13

\* Premium Rates are for INR 1000 Sum Assured. Sum Assured will be 105% of loan amount. In case loan amount is less than 2 Lakhs, maximum sum assured is 2 Lakhs. In case loan amount is in between 2 Lakhs to 3 Lakhs, maximum sum assured is 3 Lakhs

### Direct Benefit Transfer

D: Directly into the hands of beneficiaries

B: Benefits include cash, in kind, and other transfers

T: Transfers are made electronically upon authentication

DBT-Direct Benefit Transfer enables all Ujjivan Savings Bank Account holders to receive benefits from various Government schemes from time to time directly into their Savings Account. All customers who have an Aadhaar-seeded account with Ujjivan can use the account to receive such benefits.

Subsidies and benefits like gas subsidy, widow pension, student scholarships, MNREGA-based payments, etc. can be directly received in the account.



## Minimum Documentation required for availing products from Ujjivan

- Proof of Identity and Permanent Address: PAN Card/Form 60 and any of the Officially Valid Documents (OVD) like Aadhaar Card, Voter Card, Driving Licence, Passport, MNREGA Job Card, a letter issued by the National Population Register containing details of name & address.
- Correspondence Address Proof: Any OVD or Customer Self Declaration along with any additional proof (like Utility Bills, water bills, etc.) The customer must provide Aadhaar and do eKYC for opting for the self-declaration option.
- Additional documents: Ujjivan staff will inform based on the loan application and the type of product.

## Non-discrimination Policy

- Ujjivan does not discriminate against customers or prospective customers based on caste, race, religion, colour, political affiliation, and disability. We regularly check our practices and address complaints of discrimination through grievance redressal mechanisms.

## Credit Bureau: Why good repayment is important

The Credit Bureau is an organization that has the complete financial records of borrowers across India. Microfinance loans are provided only after checking their loan and repayment record details with the Credit Bureau. This includes information on the number of loans taken, loan outstanding, and all the details of repayments made (whether payment has been made in full or partial, etc.).

Making repayments on time and regularly will help you keep a good repayment record and make it easier for you to avail more loans and other financial services in the future.

If you face serious debt repayment problems for reasons beyond your control, please consult with the branch staff for help on rescheduling your loan.

## Manage your money

Borrow for useful/productive purposes and only as much as you need and nothing more.

If you take multiple loans or borrow more than your repayment capacity, you will need to arrange more money for the repayments, leaving you with very less money for productive purposes.

Also, it may be possible that you do not have enough money sometimes to repay the installment which will affect your repayment track, making it difficult for you to take loans in the future.



## Important points to remember

- Please discuss with your family before taking any loan.
- Please DO NOT take a loan if you think you cannot repay.
- DO NOT take loans on behalf of your relatives, other customers, or Ujjivan staff.
- Use your loan only for the purpose stated in the loan application form.
- Collect your loan amount only at the branch office (in case of a cash disbursement) or get it transferred to your bank account.
- Insist on a receipt from the staff for all your EMI repayments to Ujjivan.
- No cash receipts are given for repayment made at the center meetings.
- Ensure that the loan card is signed by the CRO when you make the payment at the center meeting.
- Please attend your center meetings regularly to avail more benefits in the future.
- We do not have any agents. Please DO NOT give any commission to anyone.

## Grievance redressal

If you have any complaints, please reach out to the following channels:

- 1 Visit or call your local branch and inform the Customer Care Representative or the Customer Relationship Manager about your complaint. You could also fill in a complaint form at the branch in which you will be helped by the representative.
- 2 Call the Customer Service Helpline on 18002082121 to inform us about your complaint.
- 3 If you do not receive a reply regarding your complaint within 7 working days or if you are not satisfied with the response, you can escalate your complaint to the Regional Nodal Officer (RNO) at the Regional Office (address and contact number are displayed at the branch). Call or send a written complaint to the RNO or hand it over to the Customer Care Representative/CRM at the branch.

### Why Ujjivan Small Finance Bank?

**RBI**  
LICENSED

**SCHEDULED  
COMMERCIAL BANK**

**93\***  
LAKHS

**SATISFIED  
CUSTOMERS**

**753\***  
BRANCHES

**ACROSS 26 STATES  
& UNION  
TERRITORIES**

**24,200\***

**EMPLOYEES**

**8am  
TO  
8pm**

**VIDEO BANKING  
SERVICES**

**24x7**

**PHONE  
BANKING SERVICE**

\*Data as on December 31, 2024. T&C apply



**Scan here to  
locate the  
nearest branch**

\*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.

Ujjivan Small Finance Bank Ltd (USFB) is authorised by IRDA under License No CA0169 to act as a Corporate Agent under tie-up arrangements with Life/General/Health Insurers. For more details on risk factors, terms and conditions please visit our website and read the sales brochure carefully before concluding a sale. USFB shall not be liable or responsible for any loss resulting from insurance company's products/services.



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**www.ujjivansfb.in**



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Secure your banking activities by never sharing sensitive information to strangers like user ID, Password, OTP, CVV, Card details, etc.,



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