

## **Navratna Program : Sign-up form (Savings Account)**

### **Premier Banking Services Program**

Navratna is an exclusive program offered by Ujjivan Small Finance Bank Ltd. ("the Bank") designed to provide premium banking experience to customers who are a class apart and prefers distinguished banking relationship. This Program is available to resident individual customers of the Bank, subject to fulfilment of the onboarding eligibility criteria specified under the Program.










#### **Eligibility Criteria for Navratna Program is:**

Resident Individuals opening Maxima Savings account with an initial deposit of ₹5 Lakhs or who maintains a combined Total Relationship Value (TRV) of ₹25 Lakhs with Maxima account as his/her primary savings account.

Total Relationship Value or TRV is a combination of:

- i) Savings Account Average Quarterly Balance (AQB) and,
- ii) Term deposits (TD) which includes Fixed Deposit (FD) and Recurring deposit (RD)

#### **PRIVILEGES OR BENEFITS OF THE PROGRAM:**

-  International RuPay Select Debit Card
-  Premium Lifestyle Benefits\*
-  Health and wellness benefits\*
-  Assistance for filing tax and financial services \*
-  Dedicated Relationship Manager
-  Dedicated email ID navratna@ujjivan.com & Helpline 080-68682121
-  Smart Statement
-  Door Step Banking services
-  Zero Fee on key banking transactions and services

\*Lifestyle, Health & Wellness and Tax filing benefits shall be applicable post 3 months of account activation maintaining AQB of ₹3 Lakhs in Savings account with TRV of ₹25 Lakhs opened under Navratna Program.

#### **Most Important Terms & Conditions:**

1. Customers are requested to read and accept the terms and conditions governing Navratna Program ("the T&C"), including but not limited to those related to various services, charges and fees, associated with the program by accessing the official website of Ujjivan Small Finance Bank Ltd. ("the Bank") viz., [www.ujjivansfb.in](http://www.ujjivansfb.in) ("Website").
2. The accounts of customers who do not meet the mentioned eligibility criteria will be removed from the Navratna program and the account will be continued as Maxima Savings account, the applicable privileges and benefits shall be withdrawn with a prior one month notice to the customer.
3. The Bank reserves the right to enhance or modify the privileges and benefits of the program, without any prior notice/intimation to the customer.
4. Any modification to the T&C will be published on the website and the same shall be binding on all customers.
5. The Bank reserves the discretion to upgrade or not to upgrade the account to Ujjivan Navratna, without assigning any reason and without being liable to the customer or anyone in any manner whatsoever.
6. All free limits and benefits are solely meant for personal usage of the customer and are not transferable or assignable. The Bank will monitor fair usage of the benefits offered as per the 'Fair Usage Guidelines' meant for the usage of account for individual purposes.
7. The above terms and conditions are in addition to the Comprehensive Terms and Conditions Governing the concerned deposit account, which are hosted on the Website.



**Please fill the below:**

I/We would like to enrol for Navratna Program and avail the benefits of the same for the below mentioned account opened at Ujjivan Small Finance Bank ("the Bank") in my/our name.

Customer Name	
CIF 1 (Existing if any)	
CIF 2 (Existing if any)	
Account Number	

I/We am/are aware about the features of Navratna Program. I/We confirm that I/we have read and understood the terms and conditions for Navratna. Availing the benefits as applicable to Navratna and continued availing of such benefits shall be my/our acceptance of terms and conditions as also all the variations, modifications, amendments, cancellation or novation thereof. Should I/we fail to adhere to any terms and conditions at any time after designating my/our account as Navratna, the Bank may (at its discretion) withdraw all applicable benefits, and I/we also agree to pay to the Bank applicable charges/fees/penalty, in regard to the special benefits already enjoyed by me/us or granted to me/us by the Bank, at the rate prescribed by the Bank from time to time as if the account was not eligible for any such specific benefits.

Please block and cancel the debit card (if any) issued in the above-mentioned Account Number, and issue me fresh Debit Card as applicable to Navratna (if found eligible therefor).

The terms and conditions for Navratna were explained to me/us in <mention the Regional Language>, by Mr./Ms. <Name of the Branch Official> (<Designation of the Branch Official>) \*\*

[\*\* Strike out if not applicable]

Customer's Signature:

[To be signed by all the account holders]

Date :

I confirm that I have explained the Navratna program privileges, benefits, 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 thereafter.

**For Office Use Only:**

Sourcing Staff Emp Name & Code:

Date:

Branch Manager Stamp & Signature:

Date: