

When it comes to your growth,
we mean business

— Presenting —

Business
MAXIMA
• CURRENT ACCOUNT •



Auto-sweep
facility*



Higher cash Transaction
Limit*



CMS
facility*



Zero Installation &
Rental on POS, QR Soundbox



Free NEFT/RTGS/
IMPS*

*T&C Apply



UJJIVAN SMALL FINANCE BANK
Build a Better Life

TOP FEATURES



Enjoy Auto Sweep Facility: Surplus above ₹4 Lakhs is auto swept to FD to earn interest*



Define your own cash deposit limit with Flexi Next/Now*



24x7 Customer care services in preferred languages*



Higher ATM withdrawal / POS transaction limit of ₹5 Lakhs / day*



Zero installation and rental for QR Soundbox, POS



Offerings of CMS facility

FEATURES OF SELECT DEBIT CARD^

Unlimited

- DD issuance
- Cheque leaves
- ATM transactions at Ujjivan SFB ATMs
- NEFT/RTGS/IMPS across all channels



2 free domestic airport lounge access per quarter across 30+ lounges in India



Personal Accident Insurance cover of ₹10 lakhs



Golf lessons



Complimentary premium health check- up package in a year. Discounted Health Check Up facility post utilization of complimentary offer

*Point of Sale

^Applicable for Individuals and Sole Proprietorship



BUSINESS NET BANKING

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.



Flexibility

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



Security

- Dual levels of authorisation
- Two-factor authorisation



Bulk Payments

- Up to 9999 transactions at a time



Online Transactions

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



Other Online Services

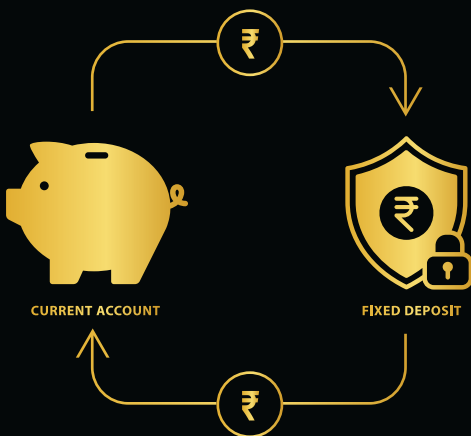
- Real-time status of cheque/ DD/Debit card
- Download statements in multiple formats (xls, csv and pdf)



Digital Convenience

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

AUTO SWEEP FACILITY



Earn FD interest on Surplus Funds:

- Surplus balance above ₹4 lakhs is automatically moved into a Fixed Deposit every Monday in multiples of ₹10,000.

Access your funds whenever needed:

- If your account balance drops, the FD will be partially broken automatically (in ₹10,000 units) to maintain your threshold.

No penalties, no hassles:

- Sweep-in FDs can be broken without any foreclosure charges, giving you full flexibility.

Smart returns with short-term deposits:

- Each FD is created for 180 days with auto-renewal turned off.

Withdrawals follow LIFO method:

- The most recently created FD gets broken first, ensuring better interest earnings on older deposits.

All standard FD norms apply:

- Including TDS and other regulatory guidelines.

ENHANCE YOUR CURRENT ACCOUNT WITH POS AND SOUNDBOX

POINT OF SALE (POS)

With our POS solutions, you can accept payments via debit/credit cards or QR codes – right at your counter. Each transaction reflects clearly in your account statement with merchant name and amount.



- **Applies taxes/discounts and gives final payable amount instantly.**
- **Accepts cards and digital wallets securely via integrated terminals.**
- **Generates detailed receipts for smooth record-keeping and transparency.**

SOUNDBOX and QR

Your smart audio device that announces UPI and digital transactions in real-time. It provides instant payment confirmations, reduces wait time at counters and gives better control and visibility of payments received.

- **Hear instant voice alerts for every UPI/digital transaction.**
- **Build customer trust with real-time confirmations.**
- **Faster billing and smoother service.**



OTHER PRODUCTS OFFERED



Fixed Deposit



Savings Account



NRI Services



Retail Forex Services



Recurring Deposit

LOANS



Micro Loan



Two-Wheeler Loan



Gold Loan



MSME Loan



Agriculture & Allied Loan



Home Loan

Why Ujjivan Small Finance Bank?

RBI
LICENCED*

**SCHEDULED
COMMERCIAL BANK**

1 Crore*+

**SATISFIED
CUSTOMERS**

776*
BRANCHES

**ACROSS 26 STATES
& UNION TERRITORIES**

26,500*+

EMPLOYEES

**8am
TO
8pm**

**VIDEO BANKING
SERVICES**

24x7

**PHONE
BANKING SERVICE**

*Data as of March 31, 2026. 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.



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1800 208 2121



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www.ujjivansfb.bank.in



Download on the
App Store



GET IT ON
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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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