

**MONEY STAYS
GLOBAL,
WHILE YOU
RETURN HOME.**



Presenting
**Resident Foreign
Currency (RFC)**
Fixed Deposit Account



UJJIVAN SMALL FINANCE BANK

Build a Better Life

About RFC Fixed Deposit Account

The Resident Foreign Currency (RFC) Fixed Deposit Account allows returning NRIs, who have become residents in India, to retain and manage their foreign earnings in foreign currency after settling in India. It helps hold overseas assets, pensions, or gifts received abroad — without converting them into INR.

Benefits

- ▾ Flexible Tenure of 1-3 Years
- ▾ Flexible Conversion to INR Anytime
- ▾ Funds are Fully Repatriable
- ▾ Attractive Interest Rates
- ▾ Joint Holding & Nomination Facility
- ▾ Ideal “Bridge” for Transitioning NRIs

All You Need to Know

Deposits are maintained in
USD, GBP and EUR

Tax relief for
RNORs (up to 2 years)

Minimum Deposit Amount:
500 USD / GBP / EUR

**FEMA Compliant | Source: Pensions,
Foreign Assets, or Inheritance**

***T&C apply.**

The products and services mentioned herein are subject to prevailing foreign exchange regulations and applicable laws

Scan To Know About The Product



OTHER FOREX SERVICES



Inward Remittance

Receive money from abroad quickly and securely, with timely alerts and the best exchange rates.



Outward Remittance

Send money overseas safely for education, travel, or family needs which is fast, compliant, and at competitive rates.



Foreign Currency Non-Resident (Bank) FCNR(B) Deposits

Earn tax-free returns on your foreign income in USD, GBP, or EUR with full repatriability. Enjoy fixed returns and protection from currency fluctuations.

MAXIMA

• SAVINGS ACCOUNT •



27 Charge free banking & allied services



Life-time free Rupay SELECT Debit card

INTEREST RATE p.a. ON
SAVINGS ACCOUNT

7.10%*

*Interest rate subject to change. T&C apply

Why Ujjivan Small Finance Bank?

RBI
LICENCED*

SCHEDULED
COMMERCIAL BANK

99.6*
LAKHS

CUSTOMERS

777*
BRANCHES

ACROSS 26 STATES &
UNION TERRITORIES

26,533*

EMPLOYEES

8am
TO
8pm

VIDEO BANKING
SERVICES

24x7

PHONE
BANKING SERVICE

*data as on December 31, 2025



Scan here to
locate the
nearest branch

#A licence authorising 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.



900 208 2121



1800 208 2121



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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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