



Presents

Small Finance Bank Know How

What is Small Finance Bank?

Small Finance Bank primarily undertakes banking activities for un-served and under-served sections of the society to setup the small business unit and micro industries.

Who can Open Small Finance Bank?

Resident individuals/professionals with 10 years of experience in banking and finance; and companies and societies owned and controlled by residents will be eligible to set up small finance banks.

Existing Non-Banking Finance Companies (NBFCs), Micro Finance Institutions (MFIs), and Local Area Banks (LABs) that are owned and controlled by residents can also opt for conversion into small finance banks.

Capital Requirement?

The minimum paid-up equity capital for small finance banks shall be Rs.100 Cr.

Promoter's Contribution?

The minimum initial paid-up capital requirement from promoters end is 40% which should be gradually comes down to 26% within 12 years from operation.

Norms?

The small finance bank will be subject to all prudential norms and regulations of RBI as applicable to existing commercial banks including requirement of maintenance of Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR)..

The small finance banks will be required to extend 75 per cent of its Adjusted Net Bank Credit (ANBC) to the sectors eligible for classification as priority sector lending (PSL) by the Reserve Bank.

At least 50 per cent of its loan portfolio should constitute loans and advances of upto Rs. 25 lakh.

Small Finance Bank to invest in Unlisted Market?

Currently we have a portfolio of three superstar Small Finance Bank

1. Capital Small Finance Bank(Read Full Report Here-
<https://unlistedzone.com/shares/buy-sell-share-price-capital-small-finance-bank-sfb-unlisted-shares/>)
2. Utkarsh Small Finance Small Bank (Read Full Report Here-
<https://unlistedzone.com/shares/share-price-utkarsh-micro-finance-buy-sell-unlisted-share/>)
3. Suryoda Small Finance Bank (Read Full Report Here-
<https://unlistedzone.com/shares/buy-sell-suryoday-small-micro-finance-bank-limited-unlisted-shares-share-price/>)

We at [UnlistedZone.com](https://unlistedzone.com) feel that this is a very good opportunity to invest in these early Small Finance Bank at nascent stage which has a capability to grow big and who knows in future can become new HDFC or Yes Bank . If you're interested in buying these shares then drop an email to sales@unlistedzone.com or call/Whatsapp on **08010009625** (Mr. Dinesh Gupta).

