

Accepted Manuscript

Title: Small finance banks: challenges

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PII: S0970-3896(16)30185-9

DOI: <https://doi.org/doi:10.1016/j.iimb.2017.10.001>

Reference: IIMB 266

To appear in: *IIMB Management Review*

Received date: 27-12-2016

Revised date: 19-4-2017

Accepted date: 11-10-2017



Please cite this article as: Jayadev M, Himanshu Singh, Pawan Kumar, Small finance banks: challenges, *IIMB Management Review* (2017), <https://doi.org/doi:10.1016/j.iimb.2017.10.001>.

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ROUND TABLE**Small Finance Banks: Challenges**

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Key words: Small banks; Financial inclusion; Differentiated banking; Banking technology

Abstract: A recent innovation in the Indian banking structure has been the formation of a new banking institution -- small finance banks (SFBs). These banks are expected to penetrate into financial inclusion by providing basic banking and credit services with a differentiated banking model to the larger population. In this context the new SFBs have multiple challenges in coming out with a new, differentiated business model. The challenges include building low cost liability portfolio, technology management, and balancing the regulatory compliances. This paper also presents the top of mind views of three senior executives of new small finance banks.

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