



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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November 01, 2021

**Unity Small Finance Bank Limited commences operations**

Unity Small Finance Bank Limited has commenced operations as a small finance bank with effect from November 1, 2021. The Reserve Bank has issued a licence to the bank under Section 22 (1) of the Banking Regulation Act, 1949 to carry on the business of small finance bank in India.

Centrum Financial Services Limited, the promoter of the Unity Small Finance Bank Limited was granted an 'in-principle' approval to set up a small finance bank, as announced in the [press release](#) on June 18, 2021, under "[Guidelines for 'on tap' Licensing of Small Finance Banks in the Private Sector](#)" dated December 5, 2019.

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**(Yogesh Dayal)**  
Chief General Manager