

TIMELINES FOR CONVEYING CREDIT DECISIONS

Group and Individual Loans

	Loan Type	Turn Around Time
Group Loans	Group Business Loan	7 Days
	Group Agriculture and Allied Loan	7 Days
	Ujjivan Agri Group Loan (Rural & Semi-urban)	7 Days
	Group Core Education Loan	7 Days
	Group Family Loan	7 Days
	Group Education Top-Up Loan	7 Days
	Emergency Loan	1 Day
	Loyalty Loan	7 Days
	Group Top-Up Loan	7 days
Individual Loans	Kisan Suvidha Loan	7 days
	Individual Business Loan	9 Days
	Individual Agriculture Loan	9 Days
	Individual Livestock Loan	9 Days
	Home Improvement Loan	9 Days
	Individual Bazaar Loan	9 Days
	Higher Education Loan	9 Days
	PM SVANidhi	15 Days
	Open market Livestock Loan	9 Days
	Open Market Home Improvement	9 Days
	Kisan Pragati Card (Secured loan)	18 Days

Vehicle Loans

	Loan Type	TAT
Vehicle Loan	Two Wheeler Loan	7 Days
	Small Commercial Vehicle Loan	7 Days
	E-Three Wheeler Loan	7 Days

Loans for Medium and Small Enterprises

Type	Product Name	Loan Amount	TAT
Secured	Business Loan Secured	10.10 to 25 Lacs	18 days
	Secured Enterprise Loan	10.10 to 100 Lacs	18 Days
	Loan Against Property	Upto 10 Lacs	18 Days
	Overdraft against Property (Standalone)(Existing)	10.10 to 100 Lacs	18 Days
	Business Edge	25 to 200 Lacs	21 Days
	Loan against Rent Receivables	5 Lacs to 200 lacs	18 Days

Housing Loans

Name of the Product	TAT
Secured home improvement loan- Informal	18 Days
Secured self-construction loan- Informal	18 Days
Secured ready purchase- Informal	18 Days
Secured under construction purchase- Informal	18 Days
Secured home top up loan- Informal	18 Days
Secured construction/purchase refinance- Informal	18 Days
Secured self-construction loan- Semi formal	15 Days
Secured ready purchase - Semi formal	15 Days
Secured under construction purchase - Semi formal	15 Days
Secured home top up loan - Semi formal	15 Days
Secured construction/purchase refinance - Semi formal	15 Days
Home equity loan- Informal	18 Days
Staff home improvement loan - Semi formal	15 Days
Staff self-construction loan - Semi formal	15 Days
Composite loans – Informal	18 Days
Composite loans - Semi formal	15 Days

Personal Loan

Name of the Product	TAT
Personal Loan	72 Hours to 96 Hours

Gold Loan

Name of the Product	Loan Amount	TAT
Gold Loan (Pilot)	10k to 5 Lac	1 Day

Disclaimer: All timelines will be counted on the basis of full working days. The above mentioned timelines shall commence from the date of the applicant delivering at the branch/office of the Bank the complete set of documents required to appraise the loan application in conformity with Bank's guidelines. If the documents/information submitted by the applicant is/are insufficient, the Bank may seek additional/further documents/information and the time taken by the applicant for delivering at the branch/office of the Bank such additional/further documents/information shall be excluded for the purpose of calculating timelines as indicated above.

The Bank shall endeavour, at all times, to deliver the product within the indicated timelines, barring in situations and/or circumstances that are beyond the control of the Bank. If a particular information/credential submitted by the applicant needs to be confirmed/verified with any Govt./Regulatory/Statutory Authority spread across one or more centres, a minimum of 15 (Fifteen) working days in addition to the above discussed timelines will be applicable. The financial product, if sanctioned, can be availed by the applicant only after completion of requisite formalities.

This document shall not cast any binding obligation on the Bank to sanction any financial product.