

## TIMELINES FOR CONVEYING CREDIT DECISIONS

### Group and Individual Loans

	Loan Type	Turn Around Time
<b>Group Loans</b>	Group Business Loan	7 Days
	Group Agriculture and Allied Loan	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
<b>Individual Loans</b>	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
	Open market Livestock Loan	9 Days
	Open Market Home Improvement	9 Days

### Personal Loans

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

### Vehicle Loans

	Loan Type	TAT
<b>Vehicle Loan</b>	Two Wheeler Loan	7 Days
	E-Three Wheeler Loan	7 Days

### Loans for Medium and Small Enterprises

Type	Product Name	Loan Amount	TAT
<b>Secured</b>	Business Loan Secured	10.10 to 25 Lacs	18 days
	Secured Enterprise Loan (New)	10.10 to 50 Lacs	18 Days
	Secured Enterprise Loan (Existing)	10.10 to 100 Lacs	18 Days
	Loan Against Property	Upto 10 Lacs	18 Days
	Overdraft Against Property (Standalone)(New)	10.10 to 50 Lacs	18 Days
	Overdraft against Property (Standalone)(Existing)	10.10 to 100 Lacs	18 Days
	Business Edge	25 to 200 Lacs	21 Days

### Housing Loan

Name of the Product	TAT
Secured home improvement loan- <b>Informal</b>	22 Days
Secured self-construction loan- <b>Informal</b>	22 Days
Secured ready purchase- <b>Informal</b>	22 Days
Secured under construction purchase- <b>Informal</b>	22 Days
Secured home top up loan- <b>Informal</b>	22 Days
Secured construction/purchase refinance- <b>Informal</b>	22 Days
Secured self-construction loan- <b>Semi formal</b>	20 Days
Secured ready purchase - <b>Semi formal</b>	20 Days
Secured under construction purchase - <b>Semi formal</b>	20 Days
Secured home top up loan - <b>Semi formal</b>	20 Days
Secured construction/purchase refinance - <b>Semi formal</b>	20 Days
Home equity loan- <b>Informal</b>	22 Days
Staff home improvement loan - <b>Semi formal</b>	20 Days
Staff self-construction loan - <b>Semi formal</b>	20 Days
Composite loans – <b>Informal</b>	22 Days
Composite loans - <b>Semi formal</b>	20 Days

**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.*