

TIMELINES FOR CONVEYING CREDIT DECISIONS

Group and Individual Unsecured Loans

Name of the Products	Turn Around Time
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 Days
Loyalty Loan	7 Days
Business Top Up Loan	7 days
Individual Business Loan	9 Days
Individual Agriculture Loan	9 Days
Individual Livestock Loan	9 Days
Home Improvement Loan	9 Days
Open Market Livestock Loan	9 Days
Individual Bazaar Loan	9 Days

Loans for Medium and Small Enterprises

Type	Name of the Products	Loan Amount	Turn Around Time
Unsecured	Unsecured Business Loan	Up to 3 Lacs	7 Days
	Unsecured Enterprise Loan	3 Lacs to 7.5 Lacs	7 Days
Secured	Secured Business Loan	Up to 15 lacs	18 days
	Secured Enterprise Loan	10 lacs to 50 Lacs	18 Days
	Overdraft against Property (Standalone)	11 Lacs to 50 Lacs	18 Days

Housing Loans

Name of the Products	Turn Around Time
Secured Home Improvement Loan	22 Days
Secured Self-Construction Loan - Informal	22 Days
Secured Ready Purchase -Informal	22 Days
Secured Under Construction Purchase -Informal	22 Days
Secured Home Top Up Loan -Informal	22 Days
Secured Construction/Purchase Refinance- Informal	22 Days
Secured Self Construction Loan -Semiformal	22 Days
Secured Ready Purchase -Semiformal	22 Days
Secured Under Construction Purchase -Semiformal	22 Days
Secured Home Top Up Loan -Semiformal	22 Days
Secured Construction/Purchase Refinance -Semiformal	22 Days
Home Equity Loan	22 Days
Staff Home Improvement Loan	22 Days
Staff Self-Construction Loan	22 Days
Composite Loans – Informal	24 Days
Composite Loans – Semi Formal	24 Days

Personal Loans

Name of the Product	Turn Around Time
Personal Loans	72 Hours to 96 Hours

"The timelines start from the date of receipt of complete documents from the applicant. The time taken by the applicant for submitting documents and / or for furnishing information sought by the Bank will not be taken into account for the purpose of timelines indicated above".

"All timeline counts will be on the basis of full working days. Wherever there is a need for verification etc. with various authorities/ Govt. bodies across one or more centres, a minimum of 15 additional working days will be applicable. We shall endeavour, at all times, to deliver within the indicated timelines, barring in situations and circumstances that are beyond the control of the Bank."