



# UJJIVAN SMALL FINANCE BANK

## 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	7 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
	PM SVANidhi	15 Days
	Open market Livestock Loan	9 Days
	Open Market Home Improvement	9 Days

### Rural Banking Loans

Name of the product	TAT
Ujjivan Agri Group Loan (Rural & Semi-urban)	7 days
Kisan Suvidha Loan	7 days
Kisan Pragati Card (Secured loan)	21 days

### Vehicle Loans

Name of the product	TAT
Two-Wheeler Loan	3 days
Three-Wheeler Loan	5 days
Small Commercial Vehicle loan	5 days

### Loans for Medium and Small Enterprises

Product	Loan Amount	TAT (In working days)
Secured MSE Loans	0 to 25 Lacs	10
	25,00,001 to 75 Lacs	12
	Above 75 Lacs	17

### Housing Loans

Product	Customer/ Loan category	TAT (In Working days)
Secured Housing Loans	Salaried – Builder	9
	Salaried - Non-Builder	14
	SENP (Self-employed non-professional) - Builder	12
	SENP (Self-employed non-professional) - Non-Builder	17
	Top up loans	8

**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.*