



TIMELINES FOR CONVEYING CREDIT DECISIONS

Group and Individual Loans

Name of the product	TAT
Group Loan	14 days
Individual Loan	14 days

Agriculture Banking Loans

Name of the product	TAT
Kisan Pragati Card (Secured loan)	21 days

Vehicle Loans

Product	Credit Sanction TAT
Two-Wheeler loan	4 hours
Trade Advance	10-15 days

Loans for Micro, Small and Medium Enterprises

Product	Login to Sanction	Sanction to Disbursement	Total (In working days)
Prime LAP	7	11	18
Semi-Formal LAP	8	4	12
Working Capital Overdraft & Term Loan	7	7	14

Housing Loans

Segment	TAT (In Working days)
Salaried - Builder	5
Salaried – Non-Builder	9
SENP – Builder	8
SENP – Non builder	12
Top Up	5

Gold Loan

Name of the product	TAT
Gold Loans	3 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.