

Timelines For Credit Decision

The timelines for decisioning an application under the various product offerings of the bank is maintained as follows:

Retail segments:

Personal Loan	15 working days
Business Loan	Credit limit applied is less than 5L – 2 weeks. Credit limit applied is more than 5L – 3 weeks.
Home loan and Loan against Property	15 working days

Micro, Small and Medium (MSME) Segment:

Loan applications from units under MSME sector will be disposed of within a time limit of 30 days from the date of receipt of proposal along with all relevant documents required by the Bank for appraisal of the proposals.

Priority Sector:

Time limit of 30 days from the date of receipt of proposal along with all relevant document required by the Bank for appraisal of the proposals.

Other segments:

- Applications for non-project loans within 45 days
- Application for project loans within 60 days

The above timelines commence from the date following the submission of application / documents by the customer, complete in all respects as per the Bank's requirements. The timelines exclude the time taken by customer to revert on any clarification / information sought by the bank.