



## TIMELINES FOR CONVEYING CREDIT DECISIONS

### Group & 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
KCC Interest Subvention Scheme	14 days

### Vehicle Loans

Product	Credit Sanction TAT
Two-Wheeler Loan	4 hours
Trade Advance	14 days*

**Note\*** - As per regulatory guidelines, TAT for Credit decisions on Trade Advance loans up to ₹25 lakh shall not exceed 14 working days, provided all requisite documents are received. (Note: TAT will be counted upon receiving all the requisite documents)

### Housing Loans

Segment	TAT (in working days)
Salaried - Builder	7
Salaried – Non-Builder	11
SENP - Builder	9
SENP – Non-Builder	13
Top up	7

### Gold Loan

Name of the product	TAT
Gold Loans	3 Day



## Micro Mortgages Loans

Name of the product	TAT (in working days)
Micro Home Improvement Loan	10
Micro Business Loan	10
Micro Loan against Property	10

**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