

Timelines for Credit Decisions for Disposal of Loans:

In line with Reserve Bank of India Circular DBOD.No.BP.BC. 35/21.04.048/2014-15 dated September 1, 2014, the Bank has broadly adopted below timelines^{1 2} for disposal of loan proposals:

A) For Commercial and Retail Loans:

Loan Amount Slab	Timeline
Up-to Rs.3 Crore	Up-to a maximum of 1 month
Rs.3 Crore to Rs.5 Crore	Up-to a maximum of 45 days
Above Rs.5 Crore	Up-to a maximum of 60 days

B) For Micro and Small Enterprises (MSE) Loans:

In adherence with the guidelines mentioned in the [Code of Bank's Commitment to Micro and Small Enterprises, 2015](#), the following timelines shall be followed

Loan Amount Slab	Timeline
Up-to Rs.5 Lakh	Within 2 weeks
Rs.5 Lakh to Rs.25 Lakh	Within 3 weeks
Above Rs.25 Lakh	Within 6 weeks

¹ While the Bank will endeavor to adhere to the above mentioned timelines, there may be occasional exceptions which may require more than above defined timelines. The Bank will ensure that the customers are kept informed in such scenario.

² 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.