

## 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<sup>1 2</sup> 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](#) and [RBI's Master Direction - Lending to Micro, Small & Medium Enterprises \(MSME\) Sector \(Updated as on June 11, 2024\)](#) the following timelines shall be followed

Loan Amount Slab	Timeline
Up-to to Rs.25 Lakh	Within 14 working days
Above Rs.25 Lakh	Within 6 weeks

<sup>1</sup> 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.

<sup>2</sup> 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.