

## Maximum time limit for credit decisions for loan above ₹ 2 lakh

### Retail Loan:

All Retail Loan proposals will be processed within 4 weeks from the date of receipt of the loan proposal complete in all respects.

### MSME / SME Loan:

Loan application from units under MSME / SME sector will be disposed off within a reasonable time frame as mentioned below, provided the application is complete in all respects.

Application for Credit Limit or enhancement in existing Credit Limit up to ₹ 5 lakh	Within 2 weeks from the date of receipt of the complete loan application
Application for Credit Limit or enhancement in existing Credit Limit above ₹ 5 lakh and upto ₹ 25 lakh	Within 4 weeks from the date of receipt of the complete loan application
Application for Credit Limit or enhancement in existing Credit Limit above ₹ 25 lakh to ₹ 300 lakh	Within 6 weeks from the date of receipt of the complete loan application

### Other Loan and Loan to Large Corporate:

Application for Project Loan	Within 8 weeks from the date of receipt of the complete application
Application for non-Project Loan (including Consortium / Multiple banking)	Within 6 weeks from the date of receipt of the complete loan application

**Kindly Note:** The time limit mentioned above is the maximum duration to process the loan application.

The time limit commences from the date following the submission of application or documents by the customer, complete in all respects and as per the Bank's requirements. The time limit excludes, the time taken by the customer to revert on clarification or information sought by the Bank.