



Time limit for Disposal of Proposals

i. Disposal of loan applications for Priority sector advances:

Bank's Initiative	Time Limit
Proposal falling within the delegated authority of Branch Head - MSMEs	7 days
Other than MSMEs as under: Credit limit upto Rs.25,000/-	A fortnight
Over Rs 25,000/-	8 to 9 weeks
Proposal beyond delegated authority of Branch Head (within delegated authority of RLCC/SARAL)- MSMEs	12 days
Other than MSMEs over Rs 25,000/-	10 weeks
	(the above period includes time limit at Branch also)

ii. Disposal of loan applications other than above:

As per Fair Practice Code adopted by the Bank	Time Limit
Credit proposals for export finance including those under consortium:	
Sanction of fresh/enhanced credit limits -	45 days
Renewal of existing credit limits -	30 days
In respect of consortium advances other than exports:	
Sanction of fresh/enhanced credit limits -	45 days
Renewal of existing credit limits -	45 days
All other applications	10 weeks