

Timelines for Credit Decision

Credit Limit	Timeline for Final Decision
Up to ₹5 lakh	Within 2 weeks
Above ₹5 lakh and up to ₹25 lakh	Within 3 weeks
Above ₹25 lakh – Micro & Small Enterprises (MSE)	Within 6 weeks
Above ₹25 lakh – Other Borrowers	Within 30 working days

 **Note:**

Timelines commence from the date on which the **application is complete in all respects**, including all documents as per the loan application checklist and any additional requirements raised by the Bank for proper appraisal.