



Time Limit for Loans in MSE Segment

Micro and Small Enterprises (MSE) Segment

In line with the BCSBI guidelines for MSE customers, the timelines for decisioning an Application for the MSE segment are as follows:

- Credit limits or enhancement in existing credit limits up to Rs 5 lacs within two weeks
- Credit limits or enhancement in existing credit limits above Rs 5 lacs and up to Rs 25 lacs within three weeks
- Credit limits or enhancement in existing credit limits above Rs 25 lacs within six weeks

For other Loans

For Tenor of facility up to 1 year	30 days
For Tenor of facility beyond 1 year	Project Loan : 60 days Non Project Loan: 45 days

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.