

## Time Limit

**Time Norms** for disposal / sanction of mortgage loan applications:

Limits	Time Limit for Disposal
Home Loans / Loans against Property	Within 15 Working days*

\* From the date of receipt of the completed Application, KYC and subject to all clarifications / information required for processing the loan proposals and are received by respective sanctioning authorities.

1. Bank will review the loan applications received and if additional details / documents are required, the same will be intimated to the borrowers by the bank within such reasonable period of time.
2. All rejection of loan applications received will be conveyed in writing for rejection of the loan application.

Service Deliverable	Type Deliverable Processing Turn Around Time (TAT)
Welcome Letter Post Disbursement of Loan	15 Working days
List of Documents	15 Working days
Copy of Property Documents	20 Working days
Foreclosure Statement	15 Working days
Amortization Schedule	7 Working days
Statement of Account	7 Working days
No Objection Certificate (NOC)	8 Working days (Post Loan Closure Date)
Income Tax Certificate	5 Working days
Reschedulement Letter - Conversion/Part Payment	5 Working days
Handover of Original Property documents	15 Working days from the date of closure of all loans secured by the property