

S N	PARAMETER	GUIDELINES
1	Mortgage based loans (Housing Loan, OD/TL to Housing Loan borrowers for personal needs, My Property Loan, Reverse Mortgage)	7 working days
2	Education Loan	3 working days for loans where mortgage is not required. 7 working days for loans where mortgage is required
3	Non-Mortgage based loan viz. Vehicle, Gold, Personal, Pension Loans, etc.	3 working days

Sanction and Disbursement of retail loans shall be subject to the time norms as mentioned above from date of receipt of complete application, accompanied by all the requisite documents, by the branch.