

DISCRETIONARY LENDING POWERS

(Amount in Lakhs)

Sanctioning Authority	Aggregate Per Party (FB+NFB)	Aggregate Group Limit (FB+NFB)	LABOD	Ad-hoc / Excess Sanction Limit
HOCC	5500	6000	Full Power	300
HOGMCC	3800	5000	Full Power	200
HOAGMCC	1300	1500	Full Power	100
RMCC	1300	1500	Full Power	100
CMCC	400	300	300	25
Branch Head (Scale IV)	120	150	50	8
Branch Head (Scale III)	60	50	30	2
Branch Head (Scale-II)	35	40	25	1
Branch Head (Scale-I)	23	25	20	Nil

Loan Application and Process flow:

- ❖ Standardized application forms for loans, depending on the segment to which the borrower belongs, will be made available to the applicant/s on request, free of cost.
- ❖ Receipt of completed application forms will be duly acknowledged.
- ❖ The acknowledgement would also include the approximate date by which the applicant should call on the bank for preliminary discussions, if deemed necessary.
- ❖ All applications under Govt. sponsored schemes & other schemes of the Bank will be disposed of as per time schedule mentioned in Annexure-I.

Annexure-I

Type of Advance	Time Frame for disposal of loan applications	
Priority Sector		
Up to Rs.25000	Up to Rs.25000	Within 2 weeks
Above Rs. 25000		Branch Level 4 weeks
		RO Level 45 days
		HO Level 90 days
MSME		
Up to Rs. 2.00 lacs	2 weeks	
Above Rs. 2.00 lacs	4 weeks	
At RLF/SME Factories :	- within 14 days if no TEV required - 21 days if TEV is required.	
Retail Loans	-4 weeks at Branch Level -45 days at RO Level -90 days at HO	

Subject to provided it is complete in all respects and duly accompanied by a check list.

In case of rejection of the loan application, the same would be conveyed in writing along with the main reasons which led to rejection of the loan application within the time frame as mentioned above. The rejection of credit proposal pertaining to SC / ST beneficiaries shall be by the Regional authority.