

**TURN AROUND TIME (TAT) FORMING THE PART OF CREDIT POLICY: -**

<b>TURN AROUND TIME (TAT) UNDER DIFFERENT SCHEMES/ PRODUCT:</b>	
<b>1.SEGMENTS: AGRICULTURE</b>	
<b>SCHEME/ PRODUCT</b>	<b>TURN AROUND TIME (TAT)</b>
Kisan Credit Card(KCC)	Within 3 days from completion of required formalities
Agriculture Term Loan	14 days
SHG NRLM Credit Linkage	7 days
<b>2.SEGMENTS: PERSONAL</b>	
<b>SCHEME/ PRODUCT</b>	<b>TURN AROUND TIME (TAT)</b>
Car Loan	3 days
Instant Credit	3 days
	14 days
Home Loan	(7 days if the proposal is under builder tie-up)
Education Loan to Public	7 days
DL/OD against Bank's Term deposit	Same day
DL/OD Against Other Liquid Securities	3 days
<b>3.SEGMENT: SME</b>	
<b>PARTICULARS</b>	<b>TURN AROUND TIME (TAT)</b>
Loan up to 25 Lakhs	14 days
Loan above 25 Lakhs	21 days