Timeline for disposal of Retail Credit proposals (TAT):

Sr. No.	Product / Category	Time Limit for Sanction *
1	Housing Loan	7 days
2	Education Loan - Clean/ Paper Security	3 days
	- With immovable security	7 days
3	Vehicle Loan - Four Wheeler	2 days
	- Two Wheeler	2 days
4	Personal Loan	1 day
5	Aadhar Loan (Loan to Pensioners)	1 day
6	Gold Loan	1 day
7	Reverse Mortgage	7 days
8	Loan against Property	7 days

^{*}Bank recognizes above time limits from the date when the application, complete in all respects with usually required information and financial statements, is submitted to the Bank.