



Discretionary Lending Powers

(Amount in Lakh)

Cadre of Officer	Aggregate per party Limit (FB+NFB)	Aggregate group Limit (FB+NFB)	LABOD	Adhoc / Excess over sanctioned limit
Chairman- HOCC- I	2000	4000	Full Power (up to 95% of current value)	50
General Manager (Dy.GM)- HOCC- II	1000	2000	Full Power (up to 90% of current value)	25
General Manager (AGM)- HOCC- III	800	1600	Full Power (up to 90% of current value)	25
Administrative Head (Dy.GM)- AOCC	1000	2000	Full Power (up to 90% of current value)	25
Administrative Head (AGM)- AOCC	800	1600	Full Power (up to 90% of current value)	25
Headed by RM Scale-V- RMCC- I	500	1000	Full Power (up to 90% of current value)	25
Headed by RM Scale-IV- RMCC- II	200	400	Full Power (up to 90% of current value)	15
Headed by Chief Manager at RO - CMCC	100	200	Full Power (up to 90% of current value)	10
Headed by Chief Branch Manager- BMCC	75	150	Full Power (up to 85% of current value)	NIL
Headed by Senior Manager at RO - SMCC	50	100	100 (up to 85% of current value)	NIL
Senior Branch Manager - Scale- III	30	60	60 (up to 85% of current value)	NIL
Branch Manager - Scale- II	20	40	40 (up to 85% of current value)	NIL
Branch Manager - Scale- I	10	20	20 (up to 85% of current value)	NIL

Application for Loan and Their Processing:

- Standardized application forms for loans depending on the segment to which the borrower belongs, will be made available to the applicant 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 off as per time schedule mentioned below:



Type of Credit facility		Time frame for disposal
Priority Sector		
Up to Rs.25000/-		Within -1- week
Above Rs. 25000/-	Branch Level	Within -10- working days
	RO/AO level	Within -15- working days
	HO level	Within -30- working days
Retail Loans		
	Branch Level	Within -10- working days
	RO/AO level	Within -15- working days
	HO level	Within -30- working days
MSME Loans		
For Credit Limits up to Rs. 5 lacs		Within -1- week
For Credit Limits above Rs. 5 lacs and up to Rs. 25 lacs		Within -10- working days
For Credit Limits above Rs. 25 lacs		Within -15- working days
Other Loans (other than Priority sector, MSME and Retail Loans)		
Branch	Within -10- working days	
RMCC / AOCC	Within -5- working days from the date of receipt of proposal/clarification from the branch	
At Head Office: 1. General Manager Credit Committee 2. Chairman Credit Committee	1. Within -7- working days from the date of receipt of proposal/clarification 2. Within -10- working days from the date of receipt of proposal/clarification	

However, no minimum time limit is prescribed. Clearance of proposal and issuance of sanction letter is endeavored as early as possible on submission of requisite documents and the size of the facility.

The above time frame for disposal of applications is from the date of receipt of loan application, which is complete in all respects.