SURYODAY
A BANK OF SMILES

Timelines for Conveying Credit Decisions

Product	Loan Type	TAT
Housing Loans	Home Loan upto Rs.50 lakh	18 Days
	Home Loan above Rs.50 lakh	25 Days

Product	Loan Type	TAT
Loan Against Property	LAP upto Rs.50 lakh	18 Days
	LAP above Rs.50 lakh	25 Days

Product	Loan Type	TAT
Vehicle Loans	Two-Wheeler Loan	7 Days
	Commercial Vehicle Loans upto Rs.50 lakh	18 Days
	Commercial Vehicle Loans above Rs.50 lakh	25 Days
	Overdraft Limit Against Commercial Vehicle	18 Days
	Car Loans	7 Days

Product	Loan Type	TAT
Business Loan	Unsecured Business Loan	18 Days
MSME Term Loan	Unsecured Business Loan	7 Days
Vijayshree Term Loan	Unsecured Business Loan	7 Days

Disclaimer: All timelines will be calculated on the basis of full working days. The above mentioned timelines shall start once applicant shares all the documents required for the assessment of the deal as required by the bank delivering. If the documents/information submitted by the applicant is/are insufficient, the Bank may seek additional/further documents/information and the time taken by the applicant for delivering at the branch/office of the Bank such additional/further documents/information shall be excluded for the purpose of calculating timelines as indicated above.

The Bank shall endeavor, at all times, to decision the product within the mentioned timelines, barring in situations that are beyond the control of the Bank. If a particular information submitted by the applicant needs to be confirmed/verified with any Govt./Regulatory/Statutory Authority spread across one or more centers, a minimum of 15 (Fifteen) working days in addition to the above discussed timelines will be applicable. The financial product, if sanctioned, can be availed by the applicant only after completion of requisite formalities.

This document shall not cast any binding obligation on the Bank to sanction any financial product.