

- **Average time to process a commercial loan:**

As per Bank's Credit policy and RBI Master Direction - Lending to Micro, Small & Medium Enterprises (MSME) Sector, time norms varies from 14 days to 30 days for MSEs (Domestic credit) and from 15 days to 45 days for Medium enterprises.

The following are the time norms for processing/sanction of loan applications of MSMEs:

<b>Credit facilities</b>	<b>Total Time limit for Branch sanction proposals</b>	<b>Total Time limit for Regional Office/CO sanction proposals</b>	<b>Total Time limit for Head Office sanction proposals</b>
<b>a). Micro &amp; Small Enterprises (Domestic Credit)</b>			
Upto Rs. 25 lakhs	14 days	14 days	14 days
Above Rs. 25 lakhs	30 days	45 days	45 days
<b>b). Medium Enterprises (Domestic Credit)</b>			
Upto Rs. 25,000/-	15 days	15 days	15 days
Beyond Rs. 25,000/- and upto Rs. 5 lakhs	15 days	30 days	30 days
Beyond Rs. 5 lakhs and upto Rs. 25 lakhs	30 days	45 days	45 days
Above Rs. 25 lakhs	30 days	45 days	45 days