



TURN AROUND TIME (TAT)

Sl.	FACILITY	TAT
1	Savings Account	24 Hrs
2	Current Account	2 Working days
3	Personal Loan	7 days
4	Gold Loans	15 Minutes
5	Credit Card	5 days

KISAN CREDIT CARD SCHEME				
KCC At Branch				
Nature of Credit Facilities		Time Norms for Sanction		
Up to Rs. 25000/-		15 Days		
More than Rs. 25000/-		30 Days		
KCC at Regional Office (RO)/ Circle Office (CO)				
Nature of Credit Facilities	Processing at Branch	Processing /Sanction at RO/CO	Total Turn around Time (TAT)	
Up to Rs. 25000/-	15 Days	NA	15 Days	
More than Rs. 25000/-	15 Days	45 Days	60 Days	
At Head Office				
Nature of Credit Facilities	Processing at Branch	Processing / Sanction at RO / CO	Processing / Sanction at HO	Total Turn around Time (TAT)
More than 25000/-	15 Days	10 Days	35 Days	60 Days

Credit facilities	Total Time limit for Branch sanction proposals	Total Time limit for RO/CO sanction proposals	Total Time limit for HO sanction proposals
a) Micro & Small Enterprises (Domestic Credit)			
Upto Rs. 25,000/-	15 days	15 days	15 days
Beyond Rs. 25,000/- and upto Rs. 5 lakhs	15 days	15 days	15 days
Beyond Rs. 5 lakhs and upto Rs. 25 lakhs	30 days	30 days	30 days
Above Rs. 25 lakhs	30 days	45 days	45 days
b). Medium Enterprises (Domestic Credit)			
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
c). Export Credit - General			
Sanction of fresh/enhanced credit limits	30 days	45 days	45 days
Renewal of existing credit limits	30 days	30 days	30 days
Sanction of adhoc credit facilities	15 days	15 days	15 days
d). Export Credit – Gold Card Exporters			
Sanction of fresh/enhanced credit limits	25 days	25 days	25 days
Renewal of existing credit limits	15 days	15 days	15 days
Sanction of adhoc credit facilities	7 days	7 days	7 days

Other Services	Services	Limits	TAT
	Receipt of cash*		
	▪ Through SWO	Up to Rs.25,000/-	7 Minutes
	▪ Through H/cashier	Above Rs.25,000/-	15 Minutes
Payment of cash *			
▪ Through SWO	Up to Rs.25,000/-	7 Minutes	
▪ Through H/cashier	Above Rs.25,000/-	15 Minutes	
Updation of Passbook / issuance of statement of Account	On the counter / Pass book Kiosk		5 Minutes