DCB BANK

Timeline For Credit Decisions – DCB Mortgage/ Educational Institute Finance Loan (MSME and Non MSME Loan)

MSME Loan:

Loan applications complete in all aspects as per the DCB Bank (the Bank) checklist for MSME loan application, are to be decided on from the date of receipt of the duly filled application form along with all supporting documents, within the stipulated time frame as mentioned below:

MSME Loan	Applicable Timeline*
Application for credit limit up to ₹ 25 Lakh **(MSE)**	Within 14 working days
All other MSME Loan	Within 4 weeks

Non MSME Loan:

Loan applications complete in all aspects as per the checklist for DCB Bank retail loan are to be decided on from the date of receipt of the duly filled application form along with all supporting documents, within the stipulated time frame as mentioned below:

Non MSME Loan	Applicable Timeline*
Application for credit limit up to ₹ 5 Lakh	Within 2 weeks
Application for credit limit above ₹ 5 Lakh	Within 4 weeks

*** Please note:**

The timeline mentioned here is the maximum duration to process the loan application. The time limit commences from the date following the submission of application or documents by the loan applicant. The application must be complete in all aspects and as per the Bank's requirements. This timeline schedule excludes the time taken by the loan applicant to respond or revert to clarification or information sought by the Bank.

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