

Time Norms for Disposal of Agriculture loan applications.

The proposals received are to be quickly processed to enable disbursement in time. Normally no credit proposals should be kept pending unduly for a long period. The information required for processing the proposals should be called for at a stretch and not in piecemeal. Following are the time norms that should be adhered to in disposing a credit proposal.

Time norms for disposal and processing of loans & advances in respect of Branch sanction

SNo	Nature of Credit Facilities	Time Norms for Sanction
		Processing / Sanction at Branch
1	Loans upto Rs. 25000/-	15 days
2	Kisan Credit Card- Branch powers	15 days
3.	Other Priority sector advances	
	i)Loans / advances upto Rs. 25000/-	15 days
	ii)Loans/ advances over Rs. 25000/-	30 days

SNo	Nature of Credit Facilities	Time Norms for Sanction		Total TAT
	TAT to be computed from the Date of receipt of completed Loan applications	Processing at Branches	Processing / Sanction at RO/CO	
1.	Loans upto Rs. 25000/-	15 days	Not Applicable	15 days
2.	Kisan Credit cards – Branch powers	15 days	Not Applicable	15 days
3	Other Priority Sector advances			
	(i) Loans / advances upto Rs. 25000/-	15 days	Not Applicable	15 days
	(ii) Loans/ advances over Rs. 25000/-	15 days	45 days	45 days

Time norms for disposal and processing of loans & advances in respect of Head office Sanction

SNo	Nature of Credit Facilities	Time Norms for Sanction			Total TAT
	TAT to be computed from the date of receipt of completed loan applications	Processing at branch	Processing at RO/ CO	Processing / Sanction at HO	
1	Loans upto Rs. 25000/-	15 days	NA	NA	15 days
2	Kisan Credit card – Branch powers	15 days	NA	NA	15 days
3	Other Priority sector Advacnes				
	(i) Loans /advances upto Rs. 25000/-	15days	NA	NA	15 days
	(ii)Loans/ advances over Rs. 25000/-	15 days	10days	35 days	60 days

The loan applications which are pending for want of response/ information from different State Governments- whether to be sanctioned at HO level or Circle Office level should be followed up by the concerned Circle Offices with the respective departments of the State Governments for expeditious clearance.

In respect of issues concerning loan applications under Government sponsored schemes pending with sponsoring agencies, Branch Managers may take up in District Coordination Committees on a monthly basis.

Rejection of credit proposals.

Applications for credit facilities from SC / ST customers shall not be rejected at branch level and such rejection shall be by the next higher authority.

Whenever applications for loans under govt. sponsored schemes are rejected by the Branch Manager for valid reasons, the same has to be recorded in a register maintained to this effect which shall be examined by the controlling authorities during their branch visits.

If the applications are sponsored by Government agencies, the concerned agencies should be promptly reported of the action taken i.e. sanction/rejection. In case of rejections, the applications are to be sent back to the agencies furnishing reasons thereof.