|  |  |  |  |
| --- | --- | --- | --- |
| **No.** | **Type of activity** | **Process** | **TATs** |
| 1 | Transfers within the same system | Transfer from one account to another account within the same system | 30 minutes for single transaction |
| 2 | Transfers within DB from involving two different systems | Transfer from IDMS to Finacle or from Finacle to IDMS | 30 minutes for single transaction |
| 3 | Pay Order/ DD issuance | DD/Pay Order issuance on DB by debiting the client's account | 30 minutes for 1 DD/Pay Order issuance |
| 4 | TOD set up | TOD set up after receiving approvals | 30 minutes |
| 5 | Processing RTGS/NEFT | Processing the transaction from the time of receipt till the client's account gets debited | 45 minutes for single transaction |
| 6 | DEMAT transactions (Pledge, unpledge, invoke, etc.) | Processing of pledge, undplege, invoke, etc. from the time the request is submitted  | 1 hours for single transaction |
| 7 | Outward Remittance  | Checking of documents, booking of rates and submission for remittance | 5 hours for single transaction |
| 8 | FCY draft (processed at Branch) from INR /EEFC account | Issuance of FCY Demand Draft from the time of receipt of request | 2 working days |
| 9 | Account Opening and Welcome Kit delivery | Account opening TAT will start from the time the scanning is over in DoORS application | T + 5 working days |
| 10 | Debit Card Reissuance | For existing client | T + 3 working days  |
| 11 | Debit Card Pin Reissuance | For existing client | T + 3 working days  |
| 12 | Net Banking PIN Reissuance | For existing client | T + 3 working days  |
| 13 | Address Change, Signature Updation, Addition/deletion of account holders, etc. | For existing client | T + 2 working day  |
| 14 | Closure of Accounts | Account closure request received at branch | T + 2 working day  |
| 15 | Cash Transactions at Counter | Different cash transactions including FCY | 10 minutes after submitting cash or cheque but depends on the volume of cash deposited or payment demanded |
| 16 | Acknowledgement of BOE | Trade Transaction | 15 days |
| 17 | BRC | Trade Transaction | 15 days  |
| 18 | Cancellation of Bank Guarantee | Trade Transaction | T+1 Working days |
| 19 | Export Discounting | Trade Transaction | Same day |
| 20 | Export GR Release | Trade Transaction | 15 days |
| 21 | Export Bill Settlement | Trade Transaction | Same day |
| 22 | Foreign ELC Advising/Amendment LC | Trade Transaction | T+1 Working days  |
| 23 | Import Buyers Credit (UPAS LC) | Trade Transaction | 2 days |
| 24 | Import Collection Document | Trade Transaction | T+1 Working days |
| 25 | Import Document Acceptance | Trade Transaction | T+1 Working days |
| 26 | Import Document under LC | Trade Transaction | T+2 Working days |
| 27 | Import LC Issuance/Amendments | Trade Transaction | T+1 Working days |
| 28 | Import LC Cancellation (Post confirmation from Beneficiary and Confirming bank (if any)) | Trade Transaction | T+1 Working days  |
| 29 | Import Remittance | Trade Transaction | Same day |
| 30 | Issuance/Amendment of Guarantee | Trade Transaction | T+1 Working days (Post vetting of BG text) |
| 31 | Invocation of Guarantee  | Trade Transaction | T+1 Working days (Subject to internal approvals) |
| 32 | Local Bills Discounting | Trade Transaction | T+1 Working days |
| 33 | Local LC/Amendment Advising | Trade Transaction | T+1 Working days  |
| 34 | Packing Credit disbursal/settlement | Trade Transaction | Same day  |
| 35 | Trade Certificates | Trade Transaction | T+2 Working days  |
| 36 | Trade NOC | Trade Transaction | T+2 Working days  |
| 37 | XCF dispatch of Documents | Trade Transaction | Same day |
| 38 | XLF dispatch of Documents | Trade Transaction | T+1 Working days |
| 39 | Export LC Confirmation | Trade Transaction | T+2 Working days (subject to approvals) |
| 40 | Agency Commission Payment | Trade Transaction | T+1 Working days |
| 41 | GR Waiver/Approval | Trade Transaction | T+1 Working days |
| 42  | Loan Against Property | Loan application processing  | 1 month |
| 43 | Home Loan | Loan application processing  | 1 month |
| 44 | Magnus  | Loan application processing  | 1 month  |
| 45 | Personal Loan | Loan application processing  | 21 days  |
| 46 | Business Instalment Loan | Loan application processing  | 1 month |
| 47  | Unsecured Business Loan | Loan application processing  | 1 month |
| 48 | Overdraft against Salary | Loan application processing  | 21 days  |
| 49 | Loan applications received from MSME clients  | Loan application processing | 1 month |