



DISCRETIONARY LENDING POWERS

(Amount in Lakhs)

Sanctioning Authority	Aggregate Per Party (FB+NFB)	Aggregate Group Limit (FB+NFB)	LABOD	Ad-hoc / Excess Sanction Limit
HOCC	6000	7000	Full Power	300
HOGMCC-VI	4000	5000	Full Power	200
HOGMCC-V	1300	1500	Full Power	100
RMCC-V	1300	1500	Full Power	100
RMCC-IV	400	450	500	25
CMCC	400	450	500	25
SMCC	120	150	100	15
Branch Head (Scale IV)	120	150	100	Nil
Branch Head (Scale III)	60	75	50	Nil
Branch Head (Scale-II)	40	40	40	Nil
Branch Head (Scale-I)	23	30	25	Nil

Loan Application and Process flow:

- ❖ Standardized application forms for loans, depending on the segment to which the borrower belongs, will be made available to the applicant/s on request, free of cost.
- ❖ Receipt of completed application forms will be duly acknowledged.
- ❖ The acknowledgement would also include the approximate date by which the applicant should call on the bank for preliminary discussions, if deemed necessary.
- ❖ All applications under Govt. sponsored schemes & other schemes of the Bank will be disposed of as per time schedule mentioned in Annexure-I.

HEAD OFFICE

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website – www.ggb.bank.in



Annexure-I

Type of Advance	Time Frame for disposal of loan applications	
Priority Sector		
Upto Rs. 25000.00	Within 1 week	
Above Rs.0.25 lac to Rs.5.00 lacs	Branch Level	Within -10 working days
Above Rs.5.00 lacs	RO Level	Within -15- working days
	HO Level	Within -4- weeks
MSME		
For Credit Limits up to Rs. 5.00 Lakh	Within 1 week	
For Credit Limits above Rs. 5.00 Lakh and upto Rs. 25.00 Lakh	Within 10 working days	
For Credit Limits above Rs. 25.00 Lakh	Within 15 working days	
At RLF/SME Factories	-Within 14 days if no TEV required -21 days if TEV is required	
Retail Loans	-Within -10 working days at Branch level -Within -15- working days at RO Level -Within -4- Weeks	

Subject to provided it is complete in all respects and duly accompanied by a check list.

In case of rejection of the loan application, the same would be conveyed in writing along with the main reasons which led to rejection of the loan application within the time frame as mentioned above. The rejection of credit proposal pertaining to SC / ST beneficiaries shall be by the Regional authority.

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