

TIMELINES FOR CREDIT DECISIONS.

Turn Around Time (TAT) for Application Processing (Retail Products)

	Home Loan	TAT (working days)#
1	Application processing (pre-approval)	5 days post submission of complete documents
2	Evaluation of the property i.e. valuation and legal evaluation	From 3 days (onwards)* of submitting copies of complete property documents
3	Loan processing (post-approval)	4 days post submission of complete documents
4	Loan disbursal	2 days post submission of duly stamped & completed loan agreement and other required documents

*Timelines for legal evaluation are different for various states and can be known from the representative who is managing your loan application.

These timelines should be considered along with the detailed terms and conditions mentioned in the Mortgage Account opening form.

Personal Loan	TAT (working days)
PIL application form	Loan application will disposed off and acceptance/rejection will be communicated within 15 days from the date of receipt of completed application with supporting documentation.

Credit Cards	TAT (working days)
Credit card application form	If Approved, your credit card will be despatched within 3 weeks. Please contact HSBC 24/7 phone banking, after 3 weeks to know the status of your application

