

**Appendix Table V.8: NABARD's Interest Rates for Term Loans – 2008-09**

(Per cent per annum)

Agency	Effective Date	Rate of Interest on Refinance
CBs	26-May-08	9.5 per cent
CBs in North-eastern States, Sikkim, Andaman and Nicobar Islands, Himachal Pradesh, Uttarakhand and Jammu and Kashmir; RRBs, StCBs; SCARDBs; UCBs; ADFCs; and NEDFi	26-May-08	9.0 per cent
CBs	3-Jul-08	10.25 per cent
CBs in North-eastern States, Sikkim, Andaman and Nicobar Islands, Himachal Pradesh, Uttarakhand and Jammu and Kashmir	3-Jul-08	9.75 per cent
RRBs	3-Jul-08	10 per cent
RRBs in North-eastern States, Sikkim, Andaman and Nicobar Islands, Himachal Pradesh, Uttarakhand and Jammu and Kashmir; StCBs; SCARDBs; UCBs; ADFCs; and NEDFi	3-Jul-08	9.5 per cent
CBs	1-Aug-08	10.75 per cent
CBs in North-eastern States, Sikkim, Andaman and Nicobar Islands, Himachal Pradesh, Uttarakhand, Jammu and Kashmir; RRBs	1-Aug-08	10.25 per cent
RRBs in North-eastern States, Sikkim, Andaman and Nicobar Islands, Himachal Pradesh, Uttarakhand, Jammu and Kashmir; StCBs; SCARDBs; UCBs; ADFCs; and NEDFi	1-Aug-08	9.75 per cent
CBs	1-Jan-09	10.25 per cent
CBs in North-eastern States, Sikkim, Andaman and Nicobar Islands, Himachal Pradesh, Uttarakhand, Jammu and Kashmir; RRBs	1-Jan-09	9.75 per cent
RRBs in North-eastern States, Sikkim, Andaman and Nicobar Islands, Himachal Pradesh, Uttarakhand, Jammu and Kashmir; StCBs; SCARDBs; UCBs; ADFCs; and NEDFi	1-Jan-09	9.25 per cent
CBs	2-Feb-09	9.5 per cent
CBs in North-eastern States, Sikkim, Andaman and Nicobar Islands, Himachal Pradesh, Uttarakhand, Jammu and Kashmir; RRBs, StCBs; SCARDBs; UCBs; ADFCs; and NEDFi	2-Feb-09	9.0 per cent
CBs	18-Feb-09	9.0 per cent
CBs in North-eastern States, Sikkim, Andaman and Nicobar Islands, Himachal Pradesh, Uttarakhand, Jammu and Kashmir; RRBs; StCBs; SCARDBs; UCBs; ADFCs; and NEDFi	18-Feb-09	8.5 per cent

- Note:** 1. CB-Commercial Banks.  
2. StCB-State Cooperative Banks.  
3. RRB-Regional Rural Banks.  
4. UCB- Urban Cooperative Banks.  
5. ADFC-Agricultural Development Finance Company.  
6. NEDFi-North-eastern Development Finance Corporation Ltd.  
7. SCARDB-State Cooperative Agriculture and Rural Development Banks.

**Source:** NABARD.