

**ANNEXURE-AGL-1**  
**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 01.01.2009**  
**DIRECT FINANCE**

**Rates applicable for loans and advances sanctioned as repayable on demand or up to one year**

Size of credit limit	Existing interest rate effective from 10.11.2008 (SBAR 13.00% p.a.)		Revised interest rate effective from 01.01.2009 (SBAR 12.25% p.a.)	
Up to Rs. 50,000/-	2.75% below SBAR	10.25% p.a.	2.75% below SBAR	9.50% p.a.
Above Rs.50,000/- and up to Rs. 2 lacs	1.75% below SBAR	11.25% p.a.	1.75% below SBAR	10.50% p.a.
Above Rs.2 lac but up to Rs.3 lac	1.00% below SBAR	12.00% p.a.	1.00% below SBAR	11.25% p.a.
Above Rs.3 lac but up to Rs.5 lac	SBAR	13.00% p.a.	SBAR	12.25% p.a.
Above Rs.5 lac but up to Rs.25 lac	1.00% above SBAR	14.00% p.a.	1.00% above SBAR	13.25% p.a.

**2. Rates applicable for loans and advances sanctioned on or after 01.01.2004 as repayable beyond one year but before 3 years.**

Size of credit limit	Existing interest rate effective from 10.11.2008 (SBAR 13.00% p.a.)		Revised interest rate effective from 01.01.2009 (SBAR 12.25% p.a.)	
Up to Rs. 50,000/-	1.75% below SBAR	11.25% p.a.	1.75% below SBAR	10.50% p.a.
Above Rs.50,000/- and up to Rs. 2 lacs	0.75% below SBAR	12.25% p.a.	0.75% below SBAR	11.50% p.a.
Above Rs.2 lac but up to Rs.5 lac	SBAR	13.00% p.a.	SBAR	12.25% p.a.
Above Rs.5 lac but up to Rs.25 lac	1.00% above SBAR	14.00% p.a.	1.00% above SBAR	13.25% p.a.

**3. Rates applicable for term loans as repayable in 3 years and above**

Size of credit limit	Existing interest rate effective from 10.11.2008 (SBAR 13.00% p.a.)		Revised interest rate effective from 01.01.2009 (SBAR 12.25% p.a.)	
Up to Rs. 50,000/-	1.25% below SBAR	11.75% p.a.	1.25% below SBAR	11.00% p.a.
Above Rs.50,000/- and up to Rs. 2 lacs	0.25% below SBAR	12.75% p.a.	0.25% below SBAR	12.00% p.a.
Above Rs.2 lac but up to Rs.5 lac	0.50% above SBAR	13.50% p.a.	0.50% above SBAR	12.75% p.a.
Above Rs.5 lac but up to Rs.25 lac	1.50% above SBAR	14.50% p.a.	1.50% above SBAR	13.75% p.a.

**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 01.01.2009****INDIRECT FINANCE****LOANS AND ADVANCES GIVEN THROUGH PACS/ FSS/ LAMPS/ FOR ONLENDING TO ULTIMATE BENEFICIARIES**

1. Rates applicable for loans and advances sanctioned as repayable on demand or up to one year &
2. Rates applicable for loans and advances sanctioned on or after 01.01.2004 as repayable beyond one year but before 3 years.

<b>Size of credit limit</b>	<b>Existing interest rate effective from 10.11.2008</b>	<b>Revised interest rate effective from 01.01.2009</b>
Up to Rs. 25,000/-	9.50% p.a.	8.75% p.a.
Above Rs.25,000/- and up to Rs. 2 lacs	10.50% p.a.	9.75% p.a.
Above Rs. 2 lacs	10.50% p.a.	9.75% p.a.

**3. Rates applicable for term loans as repayable in 3 years and above**

<b>Size of credit limit</b>	<b>Existing interest rate effective from 10.11.2008</b>	<b>Revised interest rate effective from 01.01.2009</b>
Up to Rs. 25,000/-	10.00% p.a.	9.25% p.a.
Above Rs.25,000/- and up to Rs. 2 lacs	11.00% p.a.	10.25% p.a.
Above Rs. 2 lacs	11.00% p.a.	10.25% p.a.

**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 01.01.2009**  
**INDIRECT FINANCE****A) LOANS AND ADVANCES ABOVE Rs.2 LACS ROUTED THROUGH INTERMEDIARY AGENCIES (EXCLUDING HOUSING LOAN INTERMEDIARY AGENCIES) FOR ON-LENDING**

Rates applicable for loans and advances sanctioned as repayable on demand or up to one year

Rates applicable to loans and advances sanctioned, on or after 01.01.2004, as repayable beyond one year but before 3 years.

Size of credit limit	Existing interest rate effective from 10.11.2008	Revised interest rate effective from 01.01.2009
Above Rs.2 lacs	10.50% p.a.	9.75% p.a.

**3. Rates applicable for term loans sanctioned as repayable in 3 years and above**

Size of credit limit	Existing interest rate effective from 10.11.2008	Revised interest rate effective from 01.01.2009
Above Rs. 2 lacs	11.00% p.a.	10.25% p.a.

**B) LOANS AND ADVANCES ABOVE Rs. 2 LACS TO AGENCIES PROVIDING INPUT SUPPORT**

1. Rates applicable for loans and advances sanctioned as repayable on demand or up to one year

2. Rates applicable to loans and advances sanctioned on or after 01.01.2004 as repayable beyond one year but before 3 years.

Size of credit limit	Existing interest rate effective from 10.11.2008	Revised interest rate effective from 01.01.2009
Above Rs. 2 lacs	10.50% p.a.	9.75% p.a.

**3. Rates applicable for term loans sanctioned as repayable in 3 years and above**

Size of credit limit	Existing interest rate effective from 10.11.2008	Revised interest rate effective from 01.01.2009
Above Rs. 2 lacs	11.00% p.a.	10.25% p.a.

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**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 01.01.2009**  
**INTEREST RATES FOR LOANS/ ADVANCES ABOVE Rs.2 LACS INCLUDING TERM**  
**LOANS AND ADVANCES OF ABOVE Rs.25 LACS WHICH HAVE NOT BEEN RISK**  
**RATED UNDER THE REVISED CRA MODEL FOR COMMERCIAL AGRICULTURAL**  
**TERM LOANS**

Existing agricultural term loans disbursed before 1.11.1997, where the interest rates are linked to the SBAR

Category of loans	Existing interest rate linked to SBAR effective from 10.11.2008		Revised interest rate linked to SBAR effective from 01.01.2009	
	Repayment period up to 5 yrs.	Repayment period beyond 5 yrs.	Repayment period up to 5 yrs.	Repayment period beyond 5 yrs.
Thrust area *	14.00% p.a.	14.50% p.a.	13.25% p.a.	13.75% p.a.
Others	14.50% p.a.	15.00% p.a.	13.75% p.a.	14.25% p.a.

\* Loans for wasteland development, dry land/rain fed farming, 100% export oriented agricultural projects (other than tea, coffee, and rubber) and minor irrigation schemes implemented by co-operative and public sector corporations

Note: For these existing term loans, the applicable interest rate will be:

a) The minimum rate quoted at the time of sanction, i.e. the minimum rate which is shown in the term loan document

OR

b) The revised rate, rising and falling with SBAR, **WHICHEVER IS LOWER**

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**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 01.01.2009**

**TERM LOANS/ ADVANCES ABOVE Rs.2 LACS INCLUDING TERM LOANS OF ABOVE Rs.25 LACS (WHICH HAVE NOT BEEN RISK RATED UNDER THE REVISED CRA MODEL FOR COMMERCIAL AGRICULTURAL TERM LOANS) WHERE INTEREST RATE STRUCTURE IS LINKED TO SBMTLR/SBAR**

<b>Category of loans</b>	<b>Existing interest rate effective from 10.11.2008</b>	<b>Revised interest rate effective from 01.01.2009</b>
SPA & SI-SPA Schemes implemented by SEBs	12.50% p.a.	11.75% p.a.
Thrust area *	13.50% p.a.	12.75% p.a.
Others	14.00% p.a.	13.25% p.a.

\* Loans for wasteland development, dry land/rain fed farming, 100 % export oriented agricultural projects (other than tea, coffee, and rubber) and minor irrigation schemes implemented by co-operative and public sector corporations.

Note:

1. Term loan (SBMTLR) rates for all term loans sanctioned on or after 1.11.1997 are without a minimum rate, and freely float with the changes in SBMTLR. In the standard TL documents, wherever the word SBAR appeared, it was replaced by SBMTLR. Term loans are again being linked to SBAR instead of SBMTLR w.e.f. 1.1.2004.

**ANNEXURE-AGL-6**

**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 01.01.2009**  
**RISK RATED ACCOUNTS (FUND-BASED LIMITS OF ABOVE Rs.25 LACS WHICH HAVE**  
**BEEN RISK RATED UNDER THE REVISED CRA MODEL FOR COMMERCIAL**  
**AGRICULTURAL LOANS AND ADVANCES)**

**Working capital – cash credit & working capital demand loan i.e. loans and advances sanctioned as payable on demand or up to one year**

<b>CRA Rating (New Model)</b>	<b>Existing rates effective 10.11.2008 (SBAR-13.00% p.a.)</b>		<b>Revised rates effective from 01.01.2009 (SBAR-12.25 p.a.)</b>	
SB 1 & SB2	0.50% p.a. over SBAR	13.50% p.a.	0.50% p.a. over SBAR	12.75% p.a.
SB 3, to SB 5	1.25% p.a. over SBAR	14.25% p.a.	1.25% p.a. over SBAR	13.50% p.a.
SB 6 to SB7	1.75% p.a. over SBAR	14.75% p.a.	1.75% p.a. over SBAR	14.00% p.a.
SB 8 to SB 16	2.00% p.a. over SBAR	15.00% p.a.	2.00% p.a. over SBAR	14.25% p.a.

**Note : Interest on clean overdrafts for AGL segments will be the CC rate applicable for SB 8 to 16 rated borrowers.**

**ANNEXURE-AGL-7**

**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 01.01.2009**

**RISK RATED ACCOUNTS (FUND BASED LIMITS OF ABOVE Rs.25 LACS WHICH HAVE BEEN RISK RATED UNDER THE REVISED CRA MODEL FOR COMMERCIAL AGRICULTURAL LOANS AND ADVANCES)**

1. Term loans and advances linked to SBMTLR prior to 1.1.2004 and to SBAR on or after 01.01.2004, sanctioned as repayable in 3 years and above (linked to Old Credit Rating Model)

CRA rating (Old Model)	Existing rates effective from 10.11.2008 (SBAR-13.00% p.a.)		Revised rates effective from 01.01.2009 (SBAR-12.25 p.a.)	
SBTL 1	1.00% p.a. over SBAR	14.00% p.a.	1.00% p.a. over SBAR	13.25% p.a.
SBTL 2	1.75% p.a. over SBAR	14.75% p.a.	1.75% p.a. over SBAR	14.00% p.a.
SBTL 3	2.25% p.a. over SBAR	15.25% p.a.	2.25% p.a. over SBAR	14.50% p.a.
SBTL 4, 5, 6, 7 and 8	2.50% p.a. over SBAR	15.50% p.a.	2.50% p.a. over SBAR	14.75% p.a.

2. Term loans and advances linked to SBAR on or after 01.01.2004, sanctioned as repayable in 3 years and above (linked to New Credit Rating Model)

CRA rating (Old Model)	Existing rates effective from 10.11.2008 (SBAR-13.00% p.a.)		Revised rates effective from 01.01.2009 (SBAR-12.25 p.a.)	
SB 1 to SB 2	1.00% p.a. over SBAR	14.00% p.a.	1.00% p.a. over SBAR	13.25% p.a.
SB3 to SB 5	1.75% p.a. over SBAR	14.75% p.a.	1.75% p.a. over SBAR	14.00% p.a.
SB6 to SB7	2.25% p.a. over SBAR	15.25% p.a.	2.25% p.a. over SBAR	14.50% p.a.
SB8 to SB 16	2.50% p.a. over SBAR	15.50% p.a.	2.50% p.a. over SBAR	14.75% p.a.

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**3. Loans and advances sanctioned on or after 01.01.2004 as repayable beyond one year but before 3 years (linked to Old Credit Rating Model).**

<b>CRA Rating (Old Model)</b>	<b>Existing rates effective from 10.11.2008 (SBAR-13.00% p.a.)</b>		<b>Revised rates effective from 01.01.2009 (SBAR-12.25 p.a.)</b>	
SBTL1	0.50% p.a. over SBAR	13.50% p.a.	0.50% p.a. over SBAR	12.75% p.a.
SBTL2	1.25% p.a. over SBAR	14.25% p.a.	1.25% p.a. over SBAR	13.50% p.a.
SBTL3	1.75% p.a. over SBAR	14.75% p.a.	1.75% p.a. over SBAR	14.00% p.a.
SBTL4, 5, 6, 7 & 8	2.00% p.a. over SBAR	15.00% p.a.	2.00% p.a. over SBAR	14.25% p.a.

**4. Loans and advances sanctioned on or after 01.01.2004 as repayable beyond one year but before 3 years (linked to New Credit Rating Model).**

<b>CRA Rating (New Model)</b>	<b>Existing rates effective from 10.11.2008 (SBAR-13.00% p.a.)</b>		<b>Revised rates effective from 01.01.2009 (SBAR-12.25 p.a.)</b>	
SB1 to SB2	0.50% p.a. over SBAR	13.50% p.a.	0.50% p.a. over SBAR	12.75% p.a.
SB3 to SB5	1.25% p.a. over SBAR	14.25% p.a.	1.25% p.a. over SBAR	13.50% p.a.
SB6 & 7	1.75% p.a. over SBAR	14.75% p.a.	1.75% p.a. over SBAR	14.00% p.a.
SB 8 to 16	2.00% p.a. over SBAR	15.00% p.a.	2.00% p.a. over SBAR	14.25% p.a.

**ANNEXURE-AGL-8**

**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 01.01.2009**

**TERM LOANS LINKED TO SBMTLR (prior to 01.01.2004)** (linked to Old Credit Rating Model).

**Term loans sanctioned on or after 1.11.97 but before 1.11.1999**

**Term loans sanctioned before 1.11.97 but disbursed on or after 1.11.97**

<b>CRA rating (Old Model)</b>	<b>Existing interest rates effective from 10.11.2008 (SBAR-13.00% p.a.)</b>				<b>Revised interest rates effective 01.01.2009 (SBAR-12.25 p.a.)</b>			
SBTL 1	0.75%	p.a.	over	13.75%	0.75%	p.a.	over	13.00%
	SBAR			p.a.	SBAR			p.a.
SBTL 2	1.00%	p.a.	over	14.00%	1.00%	p.a.	over	13.25%
	SBAR			p.a.	SBAR			p.a.
SBTL 3	2.00%	p.a.	over	15.00%	2.00%	p.a.	over	14.25%
	SBAR			p.a.	SBAR			p.a.
SBTL 4, 5, 6, 7, 8	2.50%	p.a.	over	15.50%	2.50%	p.a.	over	14.75%
	SBAR			p.a.	SBAR			p.a.

**ANNEXURE-AGL-9**

**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 01.01.2009**

- i) Short term loans**
- ii) Discounting of bills**  
**(linked to New Credit Rating Model).**

<b>CRA rating (New Model)</b>	<b>Existing interest rates for maturities less than one year effective from 10.11.2008 (SBAR-13.00% p.a.)</b>	<b>Revised interest rates for maturities less than one year effective from 01.01.2009 (SBAR-12.25 p.a.)</b>
SB1 & SB2	SBAR 13.00% p.a.	SBAR 12.25% p.a.
SB3 to SB5	(0.75% over SBAR) 13.75% p.a.	(0.75% over SBAR) 13.00% p.a.
SB6 & 7	( 1.25% over SBAR) 14.25% p.a.	( 1.25% over SBAR) 13.50% p.a.
SB8 to SB 16	(1.50% over SBAR) 14.50% p.a.	(1.50% over SBAR) 13.75% p.a.

Note : Please refer circular No.CPP/SR/CirLr/46 dated 31.3.98 for arriving at effective rate of interest for discounting of bills.

**ANNEXURE-AGL-10**

**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 01.01.2009**

**Loans to Self Help Groups (SHGs)**

<b>Category</b>	<b>Existing interest rates effective from 10.11.2008 (SBAR-13.00% p.a.)</b>	<b>Revised interest rates effective from 01.01.2009 (SBAR-12.25 p.a.)</b>
Direct Loans up to Rs.2 lac to SHGs	11.25% p.a i.e. 1.75% below SBAR	10.50% p.a i.e. 1.75% below SBAR
Direct loans above Rs.2 lac to SHGs	12.25% p.a. i.e. 0.75% below SBAR	11.50% p.a. i.e. 0.75% below SBAR
Indirect loans up to Rs.25000/- to NGOs/ MCOs/ Voluntary Agencies / Self-Help Groups promoting institutions for on-lending to SHGs	10.25% p.a. i.e. 2.75% below SBAR	9.50% p.a. i.e. 2.75% below SBAR
Indirect loans above Rs.25000/- to NGOs/ MCOs/ Voluntary Agencies / Self-Help Groups promoting institutions for on-lending to SHGs	11.25% p.a i.e. 1.75% below SBAR	10.50% p.a i.e. 1.75% below SBAR
Maximum rate of interest to be ultimately charged by NGOs / MCOs for on-lending to SHGs	Stipulation of 1.50% has been removed w.e.f. 14 <sup>th</sup> January 2006	No Change