

Table A: Compound Value Factor of a Lump Sum (CVF) of ₹1

Year	Interest Rate													
	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%
1	1.010	1.020	1.030	1.040	1.050	1.060	1.070	1.080	1.090	1.100	1.110	1.120	1.130	1.140
2	1.020	1.040	1.061	1.082	1.103	1.124	1.145	1.166	1.188	1.210	1.232	1.254	1.277	1.300
3	1.030	1.061	1.093	1.125	1.158	1.191	1.225	1.260	1.295	1.331	1.368	1.405	1.443	1.482
4	1.041	1.082	1.126	1.170	1.216	1.262	1.311	1.360	1.412	1.464	1.518	1.574	1.630	1.689
5	1.051	1.104	1.159	1.217	1.276	1.338	1.403	1.469	1.539	1.611	1.685	1.762	1.842	1.925
6	1.062	1.126	1.194	1.265	1.340	1.419	1.501	1.587	1.677	1.772	1.870	1.974	2.082	2.195
7	1.072	1.149	1.230	1.316	1.407	1.504	1.606	1.714	1.828	1.949	2.076	2.211	2.353	2.502
8	1.083	1.172	1.267	1.369	1.477	1.594	1.718	1.851	1.993	2.144	2.305	2.476	2.658	2.853
9	1.094	1.195	1.305	1.423	1.551	1.689	1.838	1.999	2.172	2.358	2.558	2.773	3.004	3.252
10	1.105	1.219	1.344	1.480	1.629	1.791	1.967	2.159	2.367	2.594	2.839	3.106	3.395	3.707
11	1.116	1.243	1.384	1.539	1.710	1.898	2.105	2.332	2.580	2.853	3.152	3.479	3.836	4.226
12	1.127	1.268	1.426	1.601	1.796	2.012	2.252	2.518	2.813	3.138	3.498	3.896	4.335	4.818
13	1.138	1.294	1.469	1.665	1.886	2.133	2.410	2.720	3.066	3.452	3.883	4.363	4.898	5.492
14	1.149	1.319	1.513	1.732	1.980	2.261	2.579	2.937	3.342	3.797	4.310	4.887	5.535	6.261
15	1.161	1.346	1.558	1.801	2.079	2.397	2.759	3.172	3.642	4.177	4.785	5.474	6.254	7.138
16	1.173	1.373	1.605	1.873	2.183	2.540	2.952	3.426	3.970	4.595	5.311	6.130	7.067	8.137
17	1.184	1.400	1.653	1.948	2.292	2.693	3.159	3.700	4.328	5.054	5.895	6.866	7.986	9.276
18	1.196	1.428	1.702	2.026	2.407	2.854	3.380	3.996	4.717	5.560	6.544	7.690	9.024	10.575
19	1.208	1.457	1.754	2.107	2.527	3.026	3.617	4.316	5.142	6.116	7.263	8.613	10.197	12.056
20	1.220	1.486	1.806	2.191	2.653	3.207	3.870	4.661	5.604	6.727	8.062	9.646	11.523	13.743
25	1.282	1.641	2.094	2.666	3.386	4.292	5.427	6.848	8.623	10.835	13.585	17.000	21.231	26.462
30	1.348	1.811	2.427	3.243	4.322	5.743	7.612	10.063	13.268	17.449	22.892	29.960	39.116	50.950
40	1.489	2.208	3.262	4.801	7.040	10.286	14.974	21.725	31.409	45.259	65.001	93.051	132.782	188.884
50	1.645	2.692	4.384	7.107	11.467	18.420	29.457	46.902	74.358	117.391	184.565	289.002	450.736	700.233

(Contd...)

Table A Contd.

Year	Interest Rate												
	15%	16%	17%	18%	19%	20%	21%	22%	23%	24%	25%	30%	40%
1	1.150	1.160	1.170	1.180	1.190	1.200	1.210	1.220	1.230	1.240	1.250	1.300	1.400
2	1.323	1.346	1.369	1.392	1.416	1.440	1.464	1.488	1.513	1.538	1.563	1.690	1.960
3	1.521	1.561	1.602	1.643	1.685	1.728	1.772	1.816	1.861	1.907	1.953	2.197	2.744
4	1.749	1.811	1.874	1.939	2.005	2.074	2.144	2.215	2.289	2.364	2.441	2.856	3.842
5	2.011	2.100	2.192	2.288	2.386	2.488	2.594	2.703	2.815	2.932	3.052	3.713	5.378
6	2.313	2.436	2.565	2.700	2.840	2.986	3.138	3.297	3.463	3.635	3.815	4.827	7.530
7	2.660	2.826	3.001	3.185	3.379	3.583	3.797	4.023	4.259	4.508	4.768	6.275	10.541
8	3.059	3.278	3.511	3.759	4.021	4.300	4.595	4.908	5.239	5.590	5.960	8.157	14.758
9	3.518	3.803	4.108	4.435	4.785	5.160	5.560	5.987	6.444	6.931	7.451	10.604	20.661
10	4.046	4.411	4.807	5.234	5.695	6.192	6.727	7.305	7.926	8.594	9.313	13.786	28.925
11	4.652	5.117	5.624	6.176	6.777	7.430	8.140	8.912	9.749	10.657	11.642	17.922	40.496
12	5.350	5.936	6.580	7.288	8.064	8.916	9.850	10.872	11.991	13.215	14.552	23.298	56.694
13	6.153	6.886	7.699	8.599	9.596	10.699	11.918	13.264	14.749	16.386	18.190	30.288	79.371
14	7.076	7.988	9.007	10.147	11.420	12.839	14.421	16.182	18.141	20.319	22.737	39.374	111.120
15	8.137	9.266	10.539	11.974	13.590	15.407	17.449	19.742	22.314	25.196	28.422	51.186	155.568
16	9.358	10.748	12.330	14.129	16.172	18.488	21.114	24.086	27.446	31.243	35.527	66.542	217.795
17	10.761	12.468	14.426	16.672	19.244	22.186	25.548	29.384	33.759	38.741	44.409	86.504	304.913
18	12.375	14.463	16.879	19.673	22.901	26.623	30.913	35.849	41.523	48.039	55.511	112.455	426.879
19	14.232	16.777	19.748	23.214	27.252	31.948	37.404	43.736	51.074	59.568	69.389	146.192	597.630
20	16.367	19.461	23.106	27.393	32.429	38.338	45.259	53.358	62.821	73.864	86.736	190.050	836.683
25	32.919	40.874	50.658	62.669	77.388	95.396	117.391	144.210	176.859	216.542	264.698	705.641	4499.880
30	66.212	85.850	111.065	143.371	184.675	237.376	304.482	389.758	497.913	634.820	807.794	2619.996	24201.432
40	267.864	378.721	533.869	750.378	1051.668	1469.772	2048.400	2847.038	3946.430	5455.913	7523.164	36118.865	700037.697
50	1083.657	1670.704	2566.215	3927.357	5988.914	9100.438	13780.612	20796.561	31279.195	46890.435	70064.923	497929.223	20248916.240

Table B: Compound Value Factor of an Annuity (CVFA) of ₹1

Year	Interest Rate												
	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%
1	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
2	2,010	2,020	2,030	2,040	2,050	2,060	2,070	2,080	2,090	2,100	2,110	2,120	2,130
3	3,030	3,060	3,091	3,122	3,153	3,184	3,215	3,246	3,278	3,310	3,342	3,374	3,407
4	4,060	4,122	4,184	4,246	4,310	4,375	4,440	4,506	4,573	4,641	4,710	4,779	4,850
5	5,101	5,204	5,309	5,416	5,526	5,637	5,751	5,867	5,985	6,105	6,228	6,353	6,480
6	6,152	6,308	6,468	6,633	6,802	6,975	7,153	7,336	7,523	7,716	7,913	8,115	8,323
7	7,214	7,434	7,662	7,898	8,142	8,394	8,654	8,923	9,200	9,487	9,783	10,089	10,405
8	8,286	8,583	8,892	9,214	9,549	9,897	10,260	10,637	11,028	11,436	11,859	12,300	12,757
9	9,369	9,755	10,159	10,583	11,027	11,491	11,978	12,488	13,021	13,579	14,164	14,776	15,416
10	10,462	10,950	11,464	12,006	12,578	13,181	13,816	14,487	15,193	15,937	16,722	17,549	18,420
11	11,567	12,169	12,808	13,486	14,207	14,972	15,784	16,645	17,560	18,531	19,561	20,655	21,814
12	12,683	13,412	14,192	15,026	15,917	16,870	17,888	18,977	20,141	21,384	22,713	24,133	25,650
13	13,809	14,680	15,618	16,627	17,713	18,882	20,141	21,495	22,953	24,523	26,212	28,029	29,985
14	14,947	15,974	17,086	18,292	19,599	21,015	22,550	24,215	26,019	27,975	30,095	32,393	34,883
15	16,097	17,293	18,599	20,024	21,579	23,276	25,129	27,152	29,361	31,772	34,405	37,280	40,417
16	17,258	18,639	20,157	21,825	23,657	25,673	27,888	30,324	33,003	35,950	39,190	42,753	46,672
17	18,430	20,012	21,762	23,698	25,840	28,213	30,840	33,750	36,974	40,545	44,501	48,884	53,739
18	19,615	21,412	23,414	25,645	28,132	30,906	33,999	37,450	41,301	45,599	50,396	55,750	61,725
19	20,811	22,841	25,117	27,671	30,539	33,760	37,379	41,446	46,018	51,159	56,939	63,440	70,749
20	22,019	24,297	26,870	29,778	33,066	36,786	40,995	45,762	51,160	57,275	64,203	72,052	80,947
25	28,243	32,030	36,459	41,646	47,727	54,865	63,249	73,106	84,701	98,347	114,413	133,334	155,620
30	34,785	40,568	47,575	56,085	66,439	79,058	94,461	113,283	136,308	164,494	199,021	241,333	293,199
40	48,886	60,402	75,401	95,026	120,800	154,762	199,635	259,057	337,882	442,593	581,826	767,091	1013,704
50	64,463	84,579	112,797	152,667	209,348	290,336	406,529	573,770	815,084	1163,909	1668,771	2400,018	3459,507

(Contd...)

Table B Contd.

Year	Interest Rate								
	15%	16%	17%	18%	19%	20%	21%	22%	23%
									24%
1 1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
2 2,150	2,160	2,170	2,180	2,190	2,200	2,210	2,220	2,230	2,240
3 3,473	3,506	3,539	3,572	3,606	3,640	3,674	3,708	3,743	3,778
4 4,993	5,066	5,141	5,215	5,291	5,368	5,446	5,524	5,604	5,684
5 6,742	6,877	7,014	7,154	7,297	7,442	7,589	7,740	7,893	8,048
6 8,754	8,977	9,207	9,442	9,683	9,930	10,183	10,442	10,708	10,980
7 11,067	11,414	11,772	12,142	12,523	12,916	13,321	13,740	14,171	14,615
8 13,727	14,240	14,773	15,327	15,902	16,499	17,119	17,762	18,430	19,123
9 16,786	17,519	18,285	19,086	19,923	20,799	21,714	22,670	23,669	24,712
10 20,304	21,321	22,393	23,521	24,709	25,959	27,274	28,657	30,113	31,643
11 24,349	25,733	27,200	28,755	30,404	32,150	34,001	35,962	38,039	40,238
12 29,002	30,850	32,824	34,931	37,180	39,581	42,142	44,874	47,788	50,895
13 34,352	36,786	39,404	42,219	45,244	48,497	51,991	55,746	59,779	64,110
14 40,505	43,672	47,103	50,818	54,841	59,196	63,909	69,010	74,528	80,496
15 47,580	51,660	56,110	60,965	66,261	72,035	78,330	85,192	92,669	100,815
16 55,717	60,925	66,649	72,939	79,850	87,442	95,780	104,935	114,983	126,011
17 65,075	71,673	78,979	87,068	96,022	105,931	116,894	129,020	142,430	157,253
18 75,836	84,141	93,406	103,740	115,266	128,117	142,441	158,405	176,188	195,994
19 88,212	98,603	110,285	123,414	138,166	154,740	173,354	194,254	217,712	244,033
20 102,444	115,380	130,033	146,628	165,418	186,688	210,758	237,989	268,785	303,601
25 212,793	249,214	292,105	342,603	402,042	471,981	554,242	650,955	764,605	898,092
30 434,745	530,312	647,439	790,948	966,712	1181,882	1445,151	1767,081	2160,491	2640,916
40 1779,090	2360,757	3134,522	4163,213	5529,829	7343,858	9749,525	12936,535	17154,046	22728,803
50 7217,716	10435,649	15089,502	21813,094	31515,336	45497,191	65617,202	94525,279	135992,154	195372,644

Table C: Present Value Factor of a Lump Sum (PVF) of ₹1

Year	Interest Rate													
	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%
1	0.990	0.980	0.971	0.962	0.952	0.943	0.935	0.926	0.917	0.909	0.901	0.893	0.885	0.877
2	0.980	0.961	0.943	0.925	0.907	0.890	0.873	0.857	0.842	0.826	0.812	0.797	0.783	0.769
3	0.971	0.942	0.915	0.889	0.864	0.840	0.816	0.794	0.772	0.751	0.731	0.712	0.693	0.675
4	0.961	0.924	0.888	0.855	0.823	0.792	0.763	0.735	0.708	0.683	0.659	0.636	0.613	0.592
5	0.951	0.906	0.863	0.822	0.784	0.747	0.713	0.681	0.650	0.621	0.593	0.567	0.543	0.519
6	0.942	0.888	0.837	0.790	0.746	0.705	0.666	0.630	0.596	0.564	0.535	0.507	0.480	0.456
7	0.933	0.871	0.813	0.760	0.711	0.665	0.623	0.583	0.547	0.513	0.482	0.452	0.425	0.400
8	0.923	0.853	0.789	0.731	0.677	0.627	0.582	0.540	0.502	0.467	0.434	0.404	0.376	0.351
9	0.914	0.837	0.766	0.703	0.645	0.592	0.544	0.500	0.460	0.424	0.391	0.361	0.333	0.308
10	0.905	0.820	0.744	0.676	0.614	0.558	0.508	0.463	0.422	0.386	0.352	0.322	0.295	0.270
11	0.896	0.804	0.722	0.650	0.585	0.527	0.475	0.429	0.388	0.350	0.317	0.287	0.261	0.237
12	0.887	0.788	0.701	0.625	0.557	0.497	0.444	0.397	0.356	0.319	0.286	0.257	0.231	0.208
13	0.879	0.773	0.681	0.601	0.530	0.469	0.415	0.368	0.326	0.290	0.258	0.229	0.204	0.182
14	0.870	0.758	0.661	0.577	0.505	0.442	0.388	0.340	0.299	0.263	0.232	0.205	0.181	0.160
15	0.861	0.743	0.642	0.555	0.481	0.417	0.362	0.315	0.275	0.239	0.209	0.183	0.160	0.140
16	0.853	0.728	0.623	0.534	0.458	0.394	0.339	0.292	0.252	0.218	0.188	0.163	0.141	0.123
17	0.844	0.714	0.605	0.513	0.436	0.371	0.317	0.270	0.231	0.198	0.170	0.146	0.125	0.108
18	0.836	0.700	0.587	0.494	0.416	0.350	0.296	0.250	0.212	0.180	0.153	0.130	0.111	0.095
19	0.828	0.686	0.570	0.475	0.396	0.331	0.277	0.232	0.194	0.164	0.138	0.116	0.098	0.083
20	0.820	0.673	0.554	0.456	0.377	0.312	0.258	0.215	0.178	0.149	0.124	0.104	0.087	0.073
25	0.780	0.610	0.478	0.375	0.295	0.233	0.184	0.146	0.116	0.092	0.074	0.059	0.047	0.038
30	0.742	0.552	0.412	0.308	0.231	0.174	0.131	0.099	0.075	0.057	0.044	0.033	0.026	0.020
40	0.672	0.453	0.307	0.208	0.142	0.097	0.067	0.046	0.032	0.022	0.015	0.011	0.008	0.005
50	0.608	0.372	0.228	0.141	0.087	0.054	0.034	0.021	0.013	0.009	0.005	0.003	0.002	0.001

(Contd...)

Table C Contd.

Table D: Present Value Factor of an Annuity (PVFA) of ₹1

Year	Interest Rate													
	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%
1	0.990	0.980	0.971	0.962	0.952	0.943	0.935	0.926	0.917	0.909	0.901	0.893	0.885	0.877
2	1.970	1.942	1.913	1.886	1.859	1.833	1.808	1.783	1.759	1.736	1.713	1.690	1.668	1.647
3	2.941	2.884	2.829	2.775	2.723	2.673	2.624	2.577	2.531	2.487	2.444	2.402	2.361	2.322
4	3.902	3.808	3.717	3.630	3.546	3.465	3.387	3.312	3.240	3.170	3.102	3.037	2.974	2.914
5	4.853	4.713	4.580	4.452	4.329	4.212	4.100	3.993	3.890	3.791	3.696	3.605	3.517	3.433
6	5.795	5.601	5.417	5.242	5.076	4.917	4.767	4.623	4.486	4.355	4.231	4.111	3.998	3.889
7	6.728	6.472	6.230	6.002	5.786	5.582	5.389	5.206	5.033	4.868	4.712	4.564	4.423	4.288
8	7.652	7.325	7.020	6.733	6.463	6.210	5.971	5.747	5.535	5.335	5.146	4.968	4.799	4.639
9	8.566	8.162	7.786	7.435	7.108	6.802	6.515	6.247	5.995	5.759	5.537	5.328	5.132	4.946
10	9.471	8.983	8.530	8.111	7.722	7.360	7.024	6.710	6.418	6.145	5.889	5.650	5.426	5.216
11	10.368	9.787	9.253	8.760	8.306	7.887	7.499	7.139	6.805	6.495	6.207	5.938	5.687	5.453
12	11.255	10.575	9.954	9.385	8.863	8.384	7.943	7.536	7.161	6.814	6.492	6.194	5.918	5.660
13	12.134	11.348	10.635	9.986	9.394	8.853	8.358	7.904	7.487	7.103	6.750	6.424	6.122	5.842
14	13.004	12.106	11.296	10.563	9.899	9.295	8.745	8.244	7.786	7.367	6.982	6.628	6.302	6.002
15	13.865	12.849	11.938	11.118	10.380	9.712	9.108	8.559	8.061	7.606	7.191	6.811	6.462	6.142
16	14.718	13.578	12.561	11.652	10.838	10.106	9.447	8.851	8.313	7.824	7.379	6.974	6.604	6.265
17	15.562	14.292	13.166	12.166	11.274	10.477	9.763	9.122	8.544	8.022	7.549	7.120	6.729	6.373
18	16.398	14.992	13.754	12.659	11.690	10.828	10.059	9.372	8.756	8.201	7.702	7.250	6.840	6.467
19	17.226	15.678	14.324	13.134	12.085	11.158	10.336	9.604	8.950	8.365	7.839	7.366	6.938	6.550
20	18.046	16.351	14.877	13.590	12.462	11.470	10.594	9.818	9.129	8.514	7.963	7.469	7.025	6.623
25	22.023	19.523	17.413	15.622	14.094	12.783	11.654	10.675	9.823	9.077	8.422	7.843	7.330	6.873
30	25.808	22.396	19.600	17.292	15.372	13.765	12.409	11.258	10.274	9.427	8.694	8.055	7.496	7.003
40	32.835	27.355	23.115	19.793	17.159	15.046	13.332	11.925	10.757	9.779	8.951	8.244	7.634	7.105
50	39.196	31.424	25.730	21.482	18.256	15.762	13.801	12.233	10.962	9.915	9.042	8.304	7.675	7.133

(Contd...)

Table D Contd.

Year	Interest Rate												
	15%	16%	17%	18%	19%	20%	21%	22%	23%	24%	25%	30%	40%
1	0.870	0.862	0.855	0.847	0.840	0.833	0.826	0.820	0.813	0.806	0.800	0.769	0.714
2	1.626	1.605	1.585	1.566	1.547	1.528	1.509	1.492	1.474	1.457	1.440	1.361	1.224
3	2.283	2.246	2.210	2.174	2.140	2.106	2.074	2.042	2.011	1.981	1.952	1.816	1.589
4	2.855	2.798	2.743	2.690	2.639	2.589	2.540	2.494	2.448	2.404	2.362	2.166	1.849
5	3.352	3.274	3.199	3.127	3.058	2.991	2.926	2.864	2.803	2.745	2.689	2.436	2.035
6	3.784	3.685	3.589	3.498	3.410	3.326	3.245	3.167	3.092	3.020	2.951	2.643	2.168
7	4.160	4.039	3.922	3.812	3.706	3.605	3.508	3.416	3.327	3.242	3.161	2.802	2.263
8	4.487	4.344	4.207	4.078	3.954	3.837	3.726	3.619	3.518	3.421	3.329	2.925	2.331
9	4.772	4.607	4.451	4.303	4.163	4.031	3.905	3.786	3.673	3.566	3.463	3.019	2.379
10	5.019	4.833	4.659	4.494	4.339	4.192	4.054	3.923	3.799	3.682	3.571	3.092	2.414
11	5.234	5.029	4.836	4.656	4.486	4.327	4.177	4.035	3.902	3.776	3.656	3.147	2.438
12	5.421	5.197	4.988	4.793	4.611	4.439	4.278	4.127	3.985	3.851	3.725	3.190	2.456
13	5.583	5.342	5.118	4.910	4.715	4.533	4.362	4.203	4.053	3.912	3.780	3.223	2.469
14	5.724	5.468	5.229	5.008	4.802	4.611	4.432	4.265	4.108	3.962	3.824	3.249	2.478
15	5.847	5.575	5.324	5.092	4.876	4.675	4.489	4.315	4.153	4.001	3.859	3.268	2.484
16	5.954	5.668	5.405	5.162	4.938	4.730	4.536	4.357	4.189	4.033	3.887	3.283	2.489
17	6.047	5.749	5.475	5.222	4.990	4.775	4.576	4.391	4.219	4.059	3.910	3.295	2.492
18	6.128	5.818	5.534	5.273	5.033	4.812	4.608	4.419	4.243	4.080	3.928	3.304	2.494
19	6.198	5.877	5.584	5.316	5.070	4.843	4.635	4.442	4.263	4.097	3.942	3.311	2.496
20	6.259	5.929	5.628	5.353	5.101	4.870	4.657	4.460	4.279	4.110	3.954	3.316	2.497
25	6.464	6.097	5.766	5.467	5.195	4.948	4.721	4.514	4.323	4.147	3.985	3.329	2.499
30	6.566	6.177	5.829	5.517	5.235	4.979	4.746	4.534	4.339	4.160	3.995	3.332	2.500
40	6.642	6.233	5.871	5.548	5.258	4.997	4.760	4.544	4.347	4.166	3.999	3.333	2.500
50	6.661	6.246	5.880	5.554	5.262	4.999	4.762	4.545	4.348	4.167	4.000	3.333	2.500