

Present Value Factor Table  
Table A : PRESENT VALUE OF Re. 1

Years Hence	1%	2%	4%	6%	8%	10%	12%	14%	15%	16%	18%	20%	22%	24%	25%	26%	28%	30%	35%	40%	45%	50%
1	0.990	0.980	0.962	0.943	0.926	0.909	0.893	0.877	0.870	0.862	0.847	0.833	0.820	0.806	0.800	0.794	0.781	0.769	0.741	0.714	0.690	0.667
2	0.980	0.961	0.925	0.890	0.857	0.826	0.797	0.769	0.756	0.743	0.718	0.694	0.672	0.650	0.640	0.630	0.610	0.592	0.549	0.510	0.476	0.444
3	0.971	0.942	0.889	0.840	0.794	0.751	0.712	0.675	0.658	0.641	0.609	0.579	0.551	0.524	0.512	0.500	0.477	0.455	0.406	0.364	0.328	0.296
4	0.961	0.924	0.855	0.792	0.735	0.683	0.636	0.592	0.572	0.552	0.516	0.482	0.451	0.423	0.410	0.397	0.373	0.350	0.301	0.260	0.226	0.198
5	0.951	0.906	0.822	0.747	0.681	0.621	0.567	0.519	0.497	0.476	0.437	0.402	0.370	0.341	0.328	0.315	0.291	0.269	0.223	0.186	0.156	0.132
6	0.942	0.888	0.790	0.705	0.630	0.564	0.507	0.456	0.432	0.410	0.370	0.335	0.303	0.275	0.262	0.250	0.227	0.207	0.165	0.133	0.108	0.088
7	0.933	0.871	0.760	0.665	0.583	0.513	0.452	0.400	0.376	0.354	0.314	0.279	0.249	0.222	0.210	0.198	0.178	0.159	0.122	0.095	0.074	0.059
8	0.923	0.853	0.731	0.627	0.540	0.467	0.404	0.351	0.327	0.305	0.266	0.233	0.204	0.179	0.168	0.157	0.139	0.123	0.091	0.068	0.051	0.039
9	0.914	0.837	0.703	0.592	0.500	0.424	0.361	0.308	0.284	0.263	0.225	0.194	0.167	0.144	0.134	0.125	0.108	0.094	0.067	0.048	0.035	0.026
10	0.905	0.820	0.676	0.558	0.463	0.386	0.322	0.270	0.247	0.227	0.191	0.162	0.137	0.116	0.107	0.099	0.085	0.073	0.050	0.035	0.024	0.017
11	0.896	0.804	0.650	0.527	0.429	0.350	0.287	0.237	0.215	0.195	0.162	0.135	0.112	0.094	0.086	0.079	0.066	0.056	0.037	0.025	0.017	0.012
12	0.887	0.788	0.625	0.497	0.397	0.319	0.257	0.208	0.187	0.168	0.137	0.112	0.092	0.076	0.069	0.062	0.052	0.043	0.027	0.018	0.012	0.008
13	0.879	0.773	0.601	0.469	0.368	0.290	0.229	0.182	0.163	0.145	0.116	0.093	0.075	0.061	0.055	0.050	0.040	0.033	0.020	0.013	0.008	0.005
14	0.870	0.758	0.577	0.442	0.340	0.263	0.205	0.160	0.141	0.125	0.099	0.078	0.062	0.049	0.044	0.039	0.032	0.025	0.015	0.009	0.006	0.003
15	0.861	0.743	0.555	0.417	0.315	0.239	0.183	0.140	0.123	0.108	0.084	0.065	0.051	0.040	0.035	0.031	0.025	0.020	0.011	0.006	0.004	0.002
16	0.853	0.728	0.534	0.394	0.292	0.218	0.163	0.123	0.107	0.093	0.071	0.054	0.042	0.032	0.028	0.025	0.019	0.015	0.008	0.005	0.003	0.002
17	0.844	0.714	0.513	0.371	0.270	0.198	0.146	0.106	0.093	0.080	0.060	0.045	0.034	0.026	0.023	0.020	0.015	0.012	0.006	0.003	0.002	0.001
18	0.836	0.700	0.494	0.350	0.250	0.180	0.130	0.095	0.081	0.069	0.051	0.038	0.028	0.021	0.018	0.016	0.012	0.009	0.005	0.002	0.001	0.001
19	0.828	0.686	0.475	0.331	0.232	0.164	0.116	0.083	0.070	0.051	0.037	0.026	0.019	0.014	0.012	0.010	0.007	0.005	0.002	0.001	0.001	0.001
20	0.820	0.673	0.456	0.312	0.215	0.149	0.104	0.073	0.061	0.044	0.031	0.022	0.015	0.011	0.009	0.008	0.006	0.004	0.002	0.001	0.001	0.001
21	0.811	0.660	0.439	0.294	0.199	0.135	0.093	0.064	0.053	0.046	0.031	0.022	0.015	0.010	0.009	0.008	0.006	0.004	0.002	0.001	0.001	0.001
22	0.803	0.647	0.422	0.278	0.184	0.123	0.083	0.056	0.046	0.038	0.026	0.018	0.013	0.009	0.007	0.006	0.004	0.003	0.001	0.001	0.001	0.001
23	0.795	0.634	0.406	0.262	0.170	0.112	0.074	0.049	0.040	0.033	0.022	0.015	0.010	0.007	0.006	0.005	0.003	0.002	0.001	0.001	0.001	0.001
24	0.788	0.622	0.390	0.247	0.158	0.102	0.066	0.043	0.035	0.028	0.019	0.013	0.008	0.006	0.005	0.004	0.003	0.002	0.001	0.001	0.001	0.001
25	0.780	0.610	0.375	0.233	0.146	0.092	0.059	0.038	0.030	0.024	0.016	0.010	0.007	0.005	0.004	0.003	0.002	0.001	0.001	0.001	0.001	0.001
26	0.772	0.598	0.361	0.220	0.135	0.084	0.053	0.033	0.026	0.021	0.014	0.009	0.006	0.004	0.003	0.002	0.001	0.001	0.001	0.001	0.001	0.001
27	0.764	0.586	0.347	0.207	0.125	0.076	0.047	0.029	0.023	0.018	0.011	0.007	0.005	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001
28	0.757	0.574	0.333	0.196	0.116	0.069	0.042	0.026	0.020	0.016	0.010	0.006	0.004	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001
29	0.749	0.563	0.321	0.185	0.107	0.063	0.037	0.022	0.017	0.014	0.008	0.005	0.004	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001
30	0.742	0.552	0.308	0.174	0.099	0.057	0.033	0.020	0.015	0.012	0.007	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001
40	0.672	0.453	0.208	0.097	0.046	0.022	0.011	0.005	0.004	0.003	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
50	0.608	0.372	0.141	0.054	0.021	0.009	0.003	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001





Table B : Present Value of an Annuity of Re. 1  
PRESENT VALUE OF Re. 1 RECEIVED ANNUALLY FOR N YEARS

Years (N)	1%	2%	4%	6%	8%	10%	12%	14%	15%	16%	18%	20%	22%	24%	25%	26%	28%	30%	35%	40%	45%	50%
1	0.990	0.980	0.952	0.943	0.926	0.909	0.893	0.877	0.870	0.862	0.847	0.833	0.820	0.806	0.800	0.794	0.781	0.769	0.741	0.714	0.690	0.667
2	1.970	1.942	1.886	1.833	1.783	1.736	1.690	1.647	1.646	1.605	1.566	1.528	1.492	1.457	1.440	1.424	1.392	1.361	1.289	1.224	1.165	1.111
3	2.941	2.884	2.775	2.673	2.577	2.487	2.402	2.322	2.283	2.246	2.174	2.106	2.042	1.981	1.952	1.923	1.868	1.816	1.696	1.589	1.493	1.407
4	3.902	3.808	3.630	3.465	3.312	3.170	3.037	2.914	2.855	2.798	2.690	2.589	2.494	2.404	2.362	2.320	2.241	2.166	1.997	1.849	1.720	1.605
5	4.853	4.713	4.452	4.212	3.993	3.791	3.605	3.433	3.352	3.274	3.127	2.991	2.864	2.745	2.689	2.635	2.532	2.436	2.220	2.035	1.876	1.737
6	5.795	5.601	5.242	4.917	4.623	4.355	4.111	3.889	3.784	3.685	3.498	3.326	3.167	3.020	2.951	2.885	2.759	2.643	2.385	2.168	1.983	1.824
7	6.728	6.472	6.002	5.582	5.206	4.868	4.564	4.288	4.160	4.039	3.812	3.605	3.416	3.242	3.161	3.083	2.937	2.802	2.508	2.263	2.057	1.883
8	7.652	7.325	6.733	6.210	5.747	5.335	4.968	4.639	4.487	4.344	4.078	3.837	3.619	3.421	3.329	3.241	3.076	2.925	2.598	2.331	2.108	1.922
9	8.566	8.162	7.435	6.802	6.247	5.759	5.328	4.946	4.772	4.607	4.303	4.031	3.786	3.566	3.463	3.366	3.184	3.019	2.665	2.379	2.144	1.948
10	9.471	8.983	8.111	7.360	6.710	6.145	5.650	5.216	5.019	4.833	4.494	4.192	3.923	3.682	3.571	3.465	3.269	3.092	2.715	2.414	2.168	1.965
11	10.368	9.787	8.760	7.887	7.139	6.495	5.937	5.453	5.234	5.029	4.656	4.327	4.035	3.776	3.656	3.544	3.335	3.147	2.752	2.438	2.185	1.977
12	11.255	10.575	9.385	8.384	7.536	6.814	6.194	5.660	5.421	5.197	4.793	4.439	4.127	3.851	3.725	3.606	3.387	3.190	2.779	2.456	2.196	1.985
13	12.134	11.343	9.986	8.853	7.904	7.103	6.424	5.842	5.583	5.342	4.910	4.533	4.203	3.912	3.780	3.656	3.427	3.223	2.799	2.468	2.204	1.990
14	13.004	12.106	10.563	9.295	8.244	7.367	6.628	6.002	5.724	5.468	5.008	4.611	4.265	3.962	3.824	3.695	3.459	3.249	2.814	2.477	2.210	1.993
15	13.865	12.849	11.118	9.712	8.559	7.606	6.811	6.142	5.847	5.575	5.092	4.675	4.315	4.001	3.859	3.726	3.483	3.268	2.825	2.484	2.214	1.995
16	14.718	13.578	11.652	10.106	8.851	7.824	6.974	6.265	5.954	5.669	5.162	4.730	4.357	4.033	3.887	3.751	3.503	3.283	2.834	2.489	2.216	1.997
17	15.562	14.292	12.166	10.477	9.122	8.022	7.120	6.373	6.047	5.749	5.222	4.775	4.391	4.059	3.910	3.771	3.518	3.295	2.840	2.492	2.218	1.998
18	16.398	14.992	12.659	10.828	9.372	8.201	7.250	6.467	6.128	5.818	5.273	4.812	4.419	4.080	3.928	3.786	3.529	3.304	2.844	2.494	2.219	1.999
19	17.226	15.678	13.134	11.158	9.604	8.365	7.366	6.550	6.198	5.877	5.316	4.844	4.442	4.097	3.942	3.799	3.539	3.311	2.848	2.496	2.220	1.999
20	18.046	16.351	13.590	11.470	9.818	8.514	7.469	6.623	6.259	5.929	5.353	4.870	4.460	4.110	3.954	3.808	3.546	3.316	2.850	2.497	2.221	1.999
21	18.857	17.011	14.029	11.764	10.017	8.649	7.562	6.687	6.312	5.973	5.384	4.891	4.476	4.121	3.963	3.816	3.551	3.320	2.852	2.498	2.221	2.000
22	19.660	17.658	14.451	12.042	10.201	8.772	7.645	6.743	6.359	6.011	5.410	4.909	4.488	4.130	3.970	3.822	3.556	3.323	2.853	2.498	2.222	2.000
23	20.456	18.292	14.857	12.303	10.371	8.883	7.718	6.792	6.399	6.044	5.432	4.925	4.499	4.137	3.976	3.827	3.559	3.325	2.854	2.499	2.222	2.000
24	21.243	18.914	15.247	12.550	10.529	8.985	7.784	6.835	6.434	6.073	5.451	4.937	4.507	4.143	3.981	3.831	3.562	3.327	2.855	2.499	2.222	2.000
25	22.023	19.523	15.622	12.783	10.675	9.077	7.843	6.873	6.464	6.097	5.467	4.948	4.514	4.147	3.985	3.834	3.564	3.329	2.856	2.499	2.222	2.000
26	22.795	20.121	15.983	13.003	10.810	9.161	7.896	6.906	6.491	6.118	5.480	4.956	4.520	4.151	3.988	3.837	3.566	3.330	2.856	2.500	2.222	2.000
27	23.560	20.707	16.330	13.211	10.935	9.237	7.943	6.935	6.514	6.136	5.492	4.964	4.524	4.154	3.990	3.839	3.567	3.331	2.856	2.500	2.222	2.000
28	24.316	21.281	16.663	13.406	11.051	9.307	7.984	6.961	6.534	6.152	5.502	4.970	4.528	4.157	3.992	3.840	3.568	3.331	2.857	2.500	2.222	2.000
29	25.066	21.844	16.984	13.591	11.158	9.370	8.022	6.983	6.551	6.166	5.510	4.975	4.531	4.159	3.994	3.841	3.569	3.332	2.857	2.500	2.222	2.000
30	25.808	22.396	17.292	13.765	11.258	9.427	8.055	7.003	6.566	6.177	5.517	4.979	4.534	4.160	3.995	3.842	3.569	3.332	2.857	2.500	2.222	2.000
40	32.835	27.355	19.793	15.046	11.925	9.779	8.244	7.105	6.642	6.234	5.548	4.997	4.544	4.166	3.999	3.846	3.571	3.333	2.857	2.500	2.222	2.000
50	39.196	31.424	21.482	15.762	12.234	9.915	8.304	7.133	6.661	6.246	5.554	4.999	4.545	4.167	4.000	3.846	3.571	3.333	2.857	2.500	2.222	2.000