

**PROFIT RATES - DEFENSE SAVING CERTIFICATES (DSC)**

**Historical Rates Remained Applicable On Defense Savings Certificates From 25th November, 1993 Onwards**

Effective Period		Rate (% p.a.)	Payable Amount (Principal + Profit ) On Investment of Every Rs.100,000/- On Completion Of									
From	To		1st Year	2 Years	3 Years	4 Years	5 Years	6Years	7 Years	8 Years	9 Years	10 Years
25-Nov-93	12-Nov-96	16.00%	113,000	128,000	147,000	170,000	198,000	232,000	272,000	319,000	375,000	441,000
13-Nov-96	13-May-99	18.04%	114,500	132,000	153,000	178,000	208,000	246,000	294,000	354,000	429,000	525,000
14-May-99	31-Dec-99	15.97%	112,000	130,000	150,000	172,000	200,000	232,000	270,000	316,000	380,000	440,000
01-Jan-00	30-Jun-00	15.01%	111,000	128,000	146,000	166,000	192,000	221,000	253,000	295,000	352,000	405,000
01-Jul-00	30-Jun-01	14.01%	109,000	121,000	138,000	157,000	184,000	210,000	238,000	275,000	322,000	371,000
01-Jul-01	31-Dec-01	15.01%	110,000	123,000	142,000	162,000	192,000	221,000	254,000	295,000	348,000	405,000
01-Jan-02	30-Jun-02	14.13%	109,000	121,000	138,000	157,000	184,000	210,000	238,000	275,000	322,000	375,000
01-Jul-02	31-Dec-02	11.61%	107,000	115,000	124,000	135,000	149,000	165,000	186,000	210,000	250,000	300,000
01-Jan-03	30-Jun-03	10.03%	106,000	113,000	121,000	130,000	140,000	154,000	171,000	192,000	222,000	260,000
01-Jul-03	31-Dec-03	8.50%	105,000	111,000	118,000	126,000	135,000	145,000	157,000	174,000	197,000	226,000
01-Jan-04	21-Jun-04	7.96%	104,000	109,000	114,000	120,000	127,000	138,000	150,000	165,000	188,000	215,000
22-Jun-04	30-Jun-04	7.96%	104,000	109,000	114,000	120,000	127,000	138,000	150,000	165,000	188,000	215,000
01-Jul-04	30-Jun-05	8.20%	104,000	109,000	115,000	120,000	130,000	139,000	150,000	166,000	189,000	219,000
01-Jul-05	05-Jun-06	9.46%	105,000	112,000	119,000	128,000	138,000	150,000	163,000	183,000	211,000	247,000
05-Jun-06	22-Jun-07	10.03%	106,000	113,000	121,000	130,000	140,000	154,000	171,000	192,000	222,000	260,000
23-Jun-07	23-Jun-08	10.15%	107,000	116,000	126,000	138,000	151,000	166,000	184,000	206,000	232,000	263,000
24-Jun-08	30-Sep-10	12.15%	108,000	118,000	129,000	142,000	158,000	177,000	201,000	230,000	265,000	315,000
01-Oct-10	31-Dec-10	12.60%	108,000	117,000	128,000	140,000	158,000	180,000	210,000	245,000	285,000	327,630
01-Jan-11	30-Sep-11	13.55%	108,000	117,000	128,000	142,000	160,000	183,000	213,000	251,000	298,000	356,000
01-Oct-11	31-Dec-11	12.68%	107,000	115,000	125,000	138,000	155,000	176,000	202,000	235,000	277,000	330,000
01-Jan-12	31-Mar-12	11.90%	105,500	112,000	120,000	131,000	146,000	166,000	191,000	222,000	260,000	308,000
01-Apr-12	30-Jun-12	12.33%	107,000	115,000	125,000	138,000	155,000	176,000	202,000	234,000	273,000	320,000
01-Jul-12	26-Aug-12	12.68%	107,000	115,000	125,000	138,000	155,000	176,000	202,000	235,000	277,000	330,000
27-Aug-12	11-Oct-12	11.50%	107,000	115,000	124,000	135,000	148,000	165,000	187,000	215,000	251,000	297,000
12-Oct-12	31-Dec-12	11.04%	106,000	113,000	121,000	131,000	144,000	161,000	182,000	208,000	242,000	285,000
01-Jan-13	30-Jun-13	10.84%	106,000	113,000	121,000	131,000	144,000	160,000	180,000	205,000	238,000	280,000
01-Jul-13	30-Sep-13	10.36%	106,000	113,000	121,000	130,000	140,000	153,000	170,000	192,000	224,000	268,000
01-Oct-13	31-Dec-13	11.61%	106,000	113,000	122,000	133,000	147,000	164,000	185,000	210,000	245,000	300,000
01-Jan-14	30-Sep-14	12.26%	106,000	113,000	122,000	134,000	149,000	168,000	192,000	223,000	264,000	318,000
01-Oct-14	30-Nov-14	12.75%	106,000	113,000	122,000	134,000	150,000	171,000	198,000	233,000	277,000	332,000
01-Dec-14	31-Jan-15	11.08%	106,000	113,000	121,000	131,000	144,000	161,000	182,000	208,000	242,000	286,000
01-Feb-15	31-Mar-15	9.50%	105,000	111,000	117,000	124,000	133,000	145,000	162,000	184,000	212,000	248,000
01-Apr-15	31-May-15	8.92%	105,000	111,000	118,000	126,000	135,000	146,000	160,000	178,000	203,000	235,000
01-Jun-15	31-Jul-15	8.68%	105,000	111,000	118,000	126,000	135,000	146,000	160,000	178,000	201,000	230,000
01-Aug-15	30-Sep-15	9.15%	105,000	111,000	118,000	126,000	135,000	146,000	160,000	178,000	204,000	240,000
01-Oct-15	30-Nov-15	8.87%	105,000	111,000	118,000	126,000	135,000	146,000	160,000	178,000	202,000	234,000
01-Dec-15	31-Jan-16	8.68%	105,000	111,000	118,000	126,000	135,000	146,000	160,000	178,000	201,000	230,000

01-Feb-16	31-Mar-16	8.40%	105,000	111,000	118,000	126,000	135,000	146,000	159,000	175,000	196,000	224,000
01-Apr-16	31-May-16	7.80%	105,000	111,000	118,000	126,000	135,000	145,000	157,000	172,000	190,000	212,000
01-Jun-16	31-Jul-16	7.70%	105,000	111,000	118,000	126,000	135,000	145,000	157,000	171,000	188,000	210,000
01-Aug-16	30-Sep-16	7.33%	105,000	111,000	118,000	126,000	135,000	145,000	156,000	169,000	184,000	203,000
01-Oct-16	31-Jan-17	7.44%	105,000	111,000	118,000	126,000	135,000	145,000	156,000	169,000	185,000	205,000
01-Feb-17	30-Apr-18	7.54%	105,000	111,000	118,000	126,000	135,000	145,000	157,000	171,000	187,000	207,000
01-May-18	30-Jun-18	8.10%	105,000	111,000	118,000	126,000	135,000	146,000	159,000	175,000	194,000	218,000
01-Jul-18	31-Aug-18	8.30%	105,000	111,000	118,000	126,000	135,000	146,000	159,000	175,000	195,000	222,000
01-Sep-18	31-Oct-18	9.05%	105,000	111,000	118,000	126,000	136,000	148,000	163,000	182,000	206,000	238,000
01-Nov-18	31-Dec-18	10.03%	106,000	113,000	121,000	130,000	140,000	154,000	172,000	195,000	224,000	260,000
01-Jan-19	30-Jun-19	12.47%	108,000	117,000	127,000	139,000	155,000	175,000	200,000	230,000	270,000	324,000
01-Jul-19	31-Oct-19	13.01%	109,000	119,000	130,000	144,000	161,000	182,000	209,000	242,000	285,000	340,000
01-Nov-19	31-Dec-19	10.68%	106,000	113,000	121,000	131,000	144,000	161,000	182,000	218,000	228,000	276,000
01-Jan-20	23-Apr-20	10.40%	106,000	113,000	121,000	130,000	142,000	158,000	178,000	203,000	233,000	269,000
24-Apr-20	01-Jun-20	8.54%	104,000	109,000	115,000	122,000	131,000	143,000	158,000	177,000	200,000	227000
02-Jun-20	01-Jul-20	8.05%	103,000	107,000	112,000	118,000	126,000	137,000	151,000	169,000	191,000	217,000
02-Jul-20	03- Aug-20	8.11%	103,000	107,000	112,000	119,000	128,000	139,000	153,000	170,000	191,000	218,000
04-Aug-20	27-Aug-20	8.44%	103,000	107,000	112,000	119,000	128,000	139,000	153,000	172,000	196,000	225,000
28-Aug-20	20-Jan-21	8.49%	103,000	107,000	112,000	119,000	128,000	139,000	153,000	172,000	196,000	226,000
21-Jan-21	28-Feb-21	9.24%	104,000	109,000	115,000	123,000	133,000	146,000	163,000	185,000	212,000	246,000
03-Mar-21	24-Mar-21	9.51%	104,000	109,000	115,000	123,000	133,000	146,000	163,000	185,000	212,000	248,000
25-Mar-21	18-May-21	9.68%	104,000	109,000	115,000	123,000	133,000	146,000	163,000	185,000	214,000	252,000
19-May-21	16-Jun-21	9.29%	104,000	109,000	115,000	123,000	133,000	145,000	160,000	180,000	207,000	243,000
17-Jun-21	09-Dec-21	9.37%	104,000	109,000	115,000	123,000	134,000	148,000	166,000	188,000	214,000	245,000
10-Dec-21	03-Feb-22	11.12%	105,000	111,000	118,000	128,000	141,000	158,000	180,000	208,000	242,000	287,000
04-Feb-22	21-Feb-22	10.40%	105,000	111,000	118,000	127,000	138,000	152,000	169,000	192,000	225,000	269,000
22-Feb-22	24-Mar-22	10.32%	105,000	111,000	118,000	127,000	138,000	152,000	169,000	192,000	224,000	267,000
25-Mar-22	09-May-22	10.92%	105,000	111,000	118,000	127,000	139,000	155,000	175,000	200,000	235,000	282,000
10-May-22	02-Jun-22	12.40%	108,000	117,000	127,000	139,000	155,000	175,000	200,000	230,000	270,000	322,000
03-Jun-22	04-Oct-22	12.40%	108,000	117,000	127,000	139,000	155,000	175,000	200,000	230,000	270,000	322,000
05-Oct-22	09-Apr-23	12.26%	108,000	117,000	127,000	139,000	155,000	175,000	200,000	230,000	268,000	318,000
10-Apr-23	Till Date	14.87%	112,000	125,000	140,000	160,000	185,000	215,000	250,000	290,000	340,000	400,000

**Note:** The above payable amounts have been worked out on Rs.100, 000/-. You can easily calculate your investment by dividing the relevant amount of the table with 100,000 and then multiplying with the amount you have invested.