Kisan Vikas Patra (KVP)

Doubles your money in a fixed number of months, simple and guaranteed.

7.5% p.a. – doubles in 115 months | No 80C; interest taxable

In brief

Suits	A simple, government-backed way to double a lump sum over a fixed period.
You get	7.5% a year; money doubles in 115 months at today's rate.
Your money	Can be encashed after 2 years 6 months, at a lower value.
Tax	No deduction on the deposit; interest is taxable.
Watch for	The doubling period changes when the government revises the rate.

Key facts

Interest rate	7.5% p.a. (compounded yearly)
Doubles in	115 months (9 years 7 months)
Investment	₹1,000 minimum · no maximum (PAN for ₹50k+)
Tax	No 80C deduction; interest fully taxable
Liquidity	Premature encashment allowed after 2.5 years

What's new

Sep 2026 KVP stays at 7.5% for October–December 2026, so money still doubles in 115 months.

> The full guide answers 13 questions on KVP, from eligibility to tax and withdrawals: merasip.com/guides/kvp. To talk it through, WhatsApp 60039 03737.

Sources: Ministry of Finance notification of 30 Sep 2026 – small-savings rates, Oct-Dec 2026; Business Standard / Business Today on the MoF notification, 30 Sep 2026.

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