National Savings Certificate (NSC)

A 5-year, fixed-rate certificate with an 80C tax break, no upper limit.

7.7% p.a. | **80C on deposit; interest taxable**

In brief

Suits	A fixed 5-year, government-backed saving with the rate locked on the day you buy.
You get	7.7% a year, compounded yearly, paid at maturity.
Your money	Locked for 5 years; early encashment only in limited cases (such as death).
Tax	Interest is taxable; the deposit and reinvested interest are deductible only in the old regime.
Watch for	Interest is taxable even though it is paid only at maturity.

Key facts

Interest rate	7.7% p.a., compounded yearly, paid at maturity
Tenure	5 years (fixed)
Investment	₹1,000 minimum · no maximum
Tax	Deposit + reinvested interest qualify 80C; interest taxable
Rate lock	Rate at purchase is locked for the full 5 years

What's new

Sep 2026 NSC stays at 7.7% for October–December 2026.

> The full guide answers 14 questions on NSC, from eligibility to tax and withdrawals: merasip.com/guides/nsc. 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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