

Transaction Statement-Tier I

Transaction Statement for the Period of Jun 15, 2020 to Dec 21, 2021

Subscriber Details

PONGURU NAVEEN
1-177,
kovuru,
west street,
GANGAVARAM,
Nellore-524137
Andhra Pradesh ,India
Mob. :9491278437
Email ID :naveen.ponguru@aeriestechnology.com

PRAN	400000297468
Statement Date	Dec 21, 2021
PRAN Generated Date	Jun 15,2020
IRA Status	IRA Compliant
CHO Registration No	1633106
CHO Name	ATG BUSINESS SOLUTIONS PRIVATE LIMITED
POP Registration No	1615939
POP Name	HDFC PENSION MANAGEMENT COMPANY LIMITED
Tier I Status	Active
Investment Option	Auto Choice
Life Cycle	LC-50:Moderate Life Cycle

Compliance Details	PAN	Aadhaar Seeding	FATCA
Complied Status	Y	Y	Y

Nominee Details

Nominee Name	Percentage
Sreenivasulu Ponguru	100%

Status as of Dec 21, 2021

Total Contribution (₹)	96950.4
Total Value (₹)	110721.32
Return Earned (₹)	13770.92

Scheme Details

Percentage

Scheme 1	HDFC Pension Management Company Limited Scheme E - Tier I	50%
Scheme 2	HDFC Pension Management Company Limited Scheme C - Tier I	30%
Scheme 3	HDFC Pension Management Company Limited Scheme G - Tier I	20%

Investment Details

Account Status as of Dec 21, 2021

Total Contribution (₹)	No of Contributions	Total Withdrawal (₹)	Current Valuation (₹)	Notional Gain/Loss (₹)	Withdrawal/ deduction in units towards intermediary charges (₹)
96950.40	16	0.00	110721.32	13770.92	250.58

PFM/Scheme Name	Total Net Contribution (₹)	Total Units	Latest NAV	Value at NAV	Unrealized Gain/Loss	Return on Investment XIRR
			Date	(₹)	(₹)	
HDFC Pension Management Company Limited Scheme E - Tier I	46008.21	1688.6003	33.2249	56103.57	10095.36	16.79%
			21-Dec-21			
HDFC Pension Management Company Limited Scheme C - Tier I	30954.72	1451.3312	22.6268	32838.98	1884.26	
			21-Dec-21			
HDFC Pension Management Company Limited Scheme G - Tier I	20948.87	989.8318	22.0025	21778.77	829.9	
			21-Dec-21			
Total	97911.80			110721.32	12809.52	

Changes made during selected period

Date	Tier Type	Transaction Type
27-Apr-21	Tier-1	Change in Tier-I Nominee Details
24-Jun-20	Tier-1	Change in Tier-I Bank Details

Contribution / Redemption Details

Date	Particulars	Uploaded By	Employer Contribution	Employee Contribution	Total Contribution (₹)
03-Jul-20	Regular Contribution- Jun - 2020	HDFC PENSION MANAGEMENT COMPANY LIMITED	6407.40	0.00	6407.40
06-Aug-20	Regular Contribution- Jul - 2020	HDFC PENSION MANAGEMENT COMPANY LIMITED	6643.40	0.00	6643.40
18-Sep-20	Regular Contribution- Aug - 2020	HDFC PENSION MANAGEMENT COMPANY LIMITED	6643.40	0.00	6643.40
20-Oct-20	Regular Contribution- Sep - 2020	HDFC PENSION MANAGEMENT COMPANY LIMITED	6643.40	0.00	6643.40
25-Nov-20	Regular Contribution- Oct - 2020	HDFC PENSION MANAGEMENT COMPANY LIMITED	6643.40	0.00	6643.40
23-Dec-20	Regular Contribution- Nov - 2020	HDFC PENSION MANAGEMENT COMPANY LIMITED	6643.40	0.00	6643.40
18-Jan-21	Regular Contribution- Dec - 2020	HDFC PENSION MANAGEMENT COMPANY LIMITED	6643.40	0.00	6643.40
12-Mar-21	Regular Contribution- Feb - 2021	HDFC PENSION MANAGEMENT COMPANY LIMITED	6643.40	0.00	6643.40
12-Mar-21	Regular Contribution- Jan - 2021	HDFC PENSION MANAGEMENT COMPANY LIMITED	6643.40	0.00	6643.40
22-Apr-21	Regular Contribution- Mar - 2021	HDFC PENSION MANAGEMENT COMPANY LIMITED	6643.40	0.00	6643.40
14-May-21	Regular Contribution- Apr - 2021	HDFC PENSION MANAGEMENT COMPANY LIMITED	6643.40	0.00	6643.40
17-Jun-21	Arrear Contribution - ARREARS	HDFC PENSION MANAGEMENT COMPANY LIMITED	676.40	0.00	676.40
17-Jun-21	Regular Contribution- May - 2021	HDFC PENSION MANAGEMENT COMPANY LIMITED	7343.40	0.00	7343.40
13-Jul-21	Regular Contribution- Jun - 2021	HDFC PENSION MANAGEMENT COMPANY LIMITED	7343.40	0.00	7343.40
09-Aug-21	Regular Contribution- Jul - 2021	HDFC PENSION MANAGEMENT COMPANY LIMITED	7343.40	0.00	7343.40
17-Sep-21	Regular Contribution- Aug - 2021	HDFC PENSION MANAGEMENT COMPANY LIMITED	1402.40	0.00	1402.40
Total					96950.40

Transaction Details

Date	Particulars	Withdrawal/ deduction in units towards intermediary charges (₹)	HDFC Pension Management Company Limited Scheme E - Tier I		HDFC Pension Management Company Limited Scheme C - Tier I		HDFC Pension Management Company Limited Scheme G - Tier I	
			Amount (₹)	Units	Amount (₹)	Units	Amount (₹)	Units
			NAV		NAV		NAV	
	Opening Balance			0		0		0
03-Jul-20	Employer Regular Contribution for Jun-2020	-	3203.70	154.2338	1922.22	94.7966	1281.48	62.0649
			20.7717		20.2773		20.6474	
03-Jul-20	Billing for Q1, 2020-2021	(72.34)	(36.17)	(1.7413)	(21.70)	(1.0701)	(14.47)	(0.7008)
			20.7717		20.2773		20.6474	
06-Aug-20	Employer Regular Contribution for Jul-2020	-	3321.70	150.8293	1993.02	96.7203	1328.68	63.6572
			22.0229		20.6060		20.8724	
18-Sep-20	Employer Regular Contribution for Aug-2020	-	3321.70	146.6521	1993.02	96.5096	1328.68	64.0970
			22.6502		20.6510		20.7292	
09-Oct-20	Billing for Q2, 2020-2021	(28.88)	(14.44)	(0.6270)	(8.66)	(0.4154)	(5.78)	(0.2759)
			23.0285		20.8439		20.9421	
20-Oct-20	Employer Regular Contribution for Sep-2020	-	3321.70	144.4537	1993.02	95.1703	1328.68	63.2289
			22.9949		20.9416		21.0138	

25-Nov-20	Employer Regular Contribution for Oct-2020	-	3321.70	131.9307	1993.02	93.9310	1328.68	62.3729
			25.1776		21.2179		21.3022	
23-Dec-20	Employer Regular Contribution for Nov-2020	-	3321.70	124.5729	1993.02	93.5470	1328.68	62.1904
			26.6647		21.3050		21.3647	
01-Jan-21	Billing for Q3, 2020-2021	(28.88)	(14.44)	(0.5266)	(8.66)	(0.4055)	(5.78)	(0.2693)
			27.4162		21.3525		21.4609	
18-Jan-21	Employer Regular Contribution for Dec-2020	-	3321.70	118.9989	1993.02	93.3555	1328.68	62.0884
			27.9137		21.3487		21.3998	
12-Mar-21	Employer Regular Contribution for Jan-2021	-	3321.70	112.4441	1993.02	94.2785	1328.68	63.8300
			29.5409		21.1397		20.8159	
12-Mar-21	Employer Regular Contribution for Feb-2021	-	3321.70	112.4441	1993.02	94.2785	1328.68	63.8300
			29.5409		21.1397		20.8159	
31-Mar-21	Billing for Q4, 2020-2021	(28.88)	(14.44)	(0.5008)	(8.66)	(0.4035)	(5.78)	(0.2729)
			28.8305		21.4581		21.1792	
22-Apr-21	Employer Regular Contribution for Mar-2021	-	3321.70	117.4716	1993.02	92.3810	1328.68	62.3410
			28.2766		21.5739		21.3131	
14-May-21	Employer Regular Contribution for Apr-2021	-	3321.70	114.4379	1993.02	91.5716	1328.68	61.9621
			29.0262		21.7646		21.4434	
17-Jun-21	Employer Arrears - ARREARS	-	338.20	10.8790	202.92	9.2720	135.28	6.3076
			31.0874		21.8851		21.4469	
17-Jun-21	Employer Regular Contribution for May-2021	-	3671.70	118.1089	2203.02	100.6630	1468.68	68.4798
			31.0874		21.8851		21.4469	
01-Jul-21	On account of Rebalancing of Assets	-	(3549.15)	(113.9746)				
			31.1399					
05-Jul-21	Billing for Q1, 2021-2022	(58.75)	(29.37)	(0.9329)	(17.62)	(0.8053)	(11.76)	(0.5501)
			31.4797		21.8793		21.3770	
06-Jul-21	On account of Rebalancing of Assets	-			1941.40	88.7858	1607.75	75.5383
					21.8661		21.2839	
13-Jul-21	Employer Regular Contribution for Jun-2021	-	3671.70	116.5955	2203.02	100.6607	1468.68	68.8061
			31.4909		21.8856		21.3452	
09-Aug-21	Employer Regular Contribution for Jul-2021	-	3671.70	113.2943	2203.02	100.1154	1468.68	68.6081
			32.4085		22.0048		21.4068	
17-Sep-21	Employer Regular Contribution for Aug-2021	-	701.20	20.0202	420.72	18.8351	280.48	12.8005
			35.0246		22.3370		21.9116	
08-Oct-21	Billing for Q2, 2021-2022	(32.85)	(16.42)	(0.4635)	(9.85)	(0.4409)	(6.58)	(0.3024)
			35.4244		22.3404		21.7547	
Closing Units				1688.6003		1451.3312		989.8318

Note:

1. The 'Investment Details' section gives an overall status of the total contribution processed under the account and the returns accrued.
2. 'Notional Gain / Loss' indicates the overall gain or loss after factoring for the withdrawals processed in the account.
3. 'Total Net Contributions' indicates the cost of units currently held in the PRAN account.
4. 'Unrealized Gain / Loss' indicates the gain / loss in the account for the current units balance in the account.
5. Returns based on Inflows' gives the annualized effective compounded return rate in PRAN account and is calculated using the formula of XIRR. The calculation is done considering all the contribution / redemptions processed in PRAN account since inception and the latest valuation of the investments. The transactions are sorted based on the NAV date.
6. 'Changes made during the selected period' indicates all the change requests processed in PRAN account during the period for which the statement is generated.
7. The section 'Contribution / Redemption Details' gives the details of the contributions and redemption processed in subscribers' account during the period for which the statement is generated. While contribution amount indicates the amount invested in subscribers account, the redemption amount indicates the cost of units redeemed from the account. The cost of units is calculated on a First-In-First-Out (FIFO) basis. The details are sorted based on date when the transaction is posted in PRAN account, which may / may not be the date for allotment of the NAV.
8. 'Transaction Details' gives the units allotted under different schemes / asset classes for each of the contributions processed in subscribers' account during the period for which the statement is generated. It also contains units debited from the account for redemption and rectification. The details are sorted based on date when the transaction is posted in PRAN account, which may / may not be the date for allotment of the NAV.
9. The Amount in the Closing Balance under the section 'Transaction Details' gives the cost of investment of the balance units and not a sum total of all

contribution and withdrawal. The cost of units is calculated on a First-In-First-Out (FIFO) basis.

10. For transactions with the remarks 'To Unit Redemption', the cost of units redeemed are adjusted against the total contribution in the Investment Details section. Further, the cost of units is calculated on a First-In-First-Out (FIFO) basis. For calculating the 'Returns based on Inflows', the actual redemption value corresponding to the units redeemed has been considered.
11. The Transaction statement is dynamic. The value and other computations in the Transaction statement depend upon the generation date.
12. The above returns are calculated based on scheme NAVs and the securities held under the scheme portfolio are valued on mark to market basis and are subject to change on NAV fluctuations.
If you are an employee or if you are self-employed, you will be able to avail of deduction on contribution made from your taxable income to the extent of (u/s 80 CCD (1) of income Tax Act, 1961)
 - 10% of salary (Basic + DA) - if you are salaried employee
 - 10% of your gross income - if you are self-employed
 However, please note that the maximum deduction from your taxable income is limited to RS.1.50 lac, as permitted under Sec 80 CCE of the Income Tax Act.
13. Further, an additional deduction from your taxable income to the extent of Rs. 50,000/- is available only for contribution in NPS u/s Sec. 80 CCD (1B).
To give an example, your salary is Rs.15 lac per annum. On contribution of Rs. 2 lac, you can avail:
 - Deduction under Sec. 80 CCD (1) - Rs. 1.50 lac
 - Deduction under Sec. 80 CCD (1B) - Rs. 0.50 lac
 - Total deduction - Rs. 2.00 lac
 Also note that your employer's contribution upto 10% of your salary is fully deductible from your taxable income.
14. The variations, if any, in Total Contribution in 'Investment details' and 'Contribution/Redemption details' tables in your statement is due to the transactions like Billing, Rebalancing and Scheme Change is being displayed due to Subscribers where there is such difference
15. Below are the applicable fees and charges (excluding applicable taxes) levied on NPS Subscribers.

		Private	Government	
Intermediary	Charge head	Service Charges	Service Charges	Mode of Deduction
CRA	PRA Opening through Physical PRAN Kit / ePRAN Kit	For physical PRAN Kit - Rs. 39.36 For ePRAN Kit - Rs. 4		Through cancellation of units / Invoice
	Annual PRA Maintenance cost per account	Rs 57.63		
	Charge per transaction	Rs 3.36		
POP	Initial subscriber registration	Rs 200	NA	To be collected upfront
	Initial Contribution/Subsequent Contribution	0.25% of contribution (Min. Rs 20 Max. Rs 25000)	NA	
	All Non-Financial Transactions	Rs 20	NA	
	e-NPS (for subsequent contribution)	0.10% of the contribution (Minimum Rs. 10 & Max Rs. 10,000)	NA	
	Persistency (applicable to All Citizen sector)	Rs 50 p.a	NA	Through cancellation of units
Pension Fund	Slabs of AUM managed by the Pension Fund	Maximum Investment Management Fee(IMF)		Adjustment in NAV of Scheme
	Upto 10,000 Cr.	0.09%*		
	10,001 - 50,000 Cr.	0.06%		
	50,001 - 1,50,000 Cr.	0.05%		
	Above 1,50,000 Cr.	0.03%		
	* UTI Retirement Solutions Ltd Charges a fee of 0.07% under this slab. The IMF to be charged by the Pension Fund on the slab structure would be on the aggregate AUM of the Pension Fund under all schemes managed by Pension Funds Brokerage fee up to 3 basis points is also included in the Pension Fund Charges.			
Custodian	Asset Servicing charges	0.0032% p.a for Electronic segment & Physical segment		
NPST	Reimbursement of Expenses	0.005% p.a		